

# Visa® Check Card



**Easier** than writing checks  
and **safer** than carrying cash.

The Visa Check Card looks like a credit card, but works like a check – with purchases automatically deducted from your California Bank & Trust (CB&T) checking account.

- **Use it as a credit card** wherever VISA Check Cards are accepted – shop and sign.
- **Use it as a debit card** when you want cash back with a purchase.
- **Use it as an ATM card** to make deposits or withdraw cash from the ATM.

In addition, the monthly statement detailing all your transactions helps you keep track of your spending.

**If you don't already have a CB&T Visa Check Card, apply for one today at your branch of account.**

See back for more information.



CALIFORNIA BANK  
TRUST

[www.calbanktrust.com](http://www.calbanktrust.com)

# Enjoy added security and protection with the Visa<sup>®</sup> Check Card.

Why risk theft or fraud by carrying cash or paying with checks? The Visa Check Card allows you to shop safely in millions of locations around the world – in person, by phone or online – knowing your purchases are protected with multiple layers of security.

Visa's Zero Liability Policy protects against unauthorized use\*

With the Visa Check Card, you don't have to pay for fraudulent purchases you didn't make.

**Don't have the Visa Check Card yet? Apply for yours today at your CB&T branch of account.**

Or, apply over the phone by calling Customer Service at (800) 400-6080 Monday through Friday, 7 a.m. to 7 p.m. and Saturday 9 a.m. to 5 p.m.



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\*Visa's Zero Liability Policy protects against unauthorized signature-based Visa Check Card transactions processed through the Visa network including Internet and telephone purchases. (PIN transactions are not covered under Visa's Zero Liability Policy).



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