Anatomy of a Debit Card

Your debit card number. This number is different than your bank account number and still unique to your account.

The full name of the account holder. If you need to sign a receipt, you should sign it the way your name appears on the card.



The hologram is an added security feature to help prevent fraudulent copies of the card being used.

Your debit card's expiration date (mm/yy).

In addition to giving you access to cash at ATMs, a debit card allows you to make purchases from any merchant where this type of card is accepted (usually Visa® or MasterCard®).

The magnetic strip is used by computers to identify your card.

Use this space to sign your debit card. Your signature is yet another form of protection against fraudulent use. 12152207 V001113 12/11 Fiserv

AUTHORIZED SIGNATURE - NOT VALID UNLESS SIGNED

This card is the property of NBT Bank, N.A., and the right to use it may be revoked at any time. The cardholder, by using or permitting use of this card, agrees to the terms and conditions in the Cardholder Agreement. For customer service, call 1-800-NBT-BANK (1-800-628-2265).





This network logo helps you identify ATMs that should accept your card to help you access your cash.

This three-digit number is your CVV2. This number is unique to your card and may be required when making purchases over the phone or on the internet to verify that you have the card with you.

A user agreement and customer service number are provided for your easy reference.