ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Bectronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

	S OF TRANSFERS, FREQUENCY AND DOLLAR		Make payments from
			to Get checking account(s) information
	Pregutherized gradita. You may make arrangements		• , ,
	Preauthorized credits. You may make arrangements		Get savings account(s) information
	for certain direct deposits to be accepted into your		
	☐ checking and/or ☐ savings account(s).		
	Preauthorized payments. You may make		-
	arrangements to pay certain recurring bills from your		
_	\square checking and/or \square savings account(s).	٠,	Point-Of-Sale Transactions.
Ш		Us	ing your card:
			You may access your □ checking account
	Telephone Transfers. You may access your account(s)		account(s) to purchase
	telephone at		goods (\square in person, \square by phone, \square by computer),
usi	ng a touch tone phone, your account numbers, and		pay for services (\square in person, \square by phone,
	to:		\square by computer), get cash from a merchant, if the
	Transfer funds from checking to savings		merchant permits, or from a participating financial
	Transfer funds from savings to checking		institution, and do anything that a participating
	Transfer funds from		merchant will accept.
	to		You may not exceed more than \$ in
	Transfer funds from		transactions per
_	to_		
	Make payments from checking to loan accounts		
	with us		
	Make payments from	□ (o)	Computer Transfers. You may access your account(s)
			computer by
	to Make payments from	Dy	computer by
ш	to_		and using your
	Get checking account(s) information		and using your
	• , ,	$\overline{\Box}$	Transfer funds from sheeking to sovings
	Get savings account(s) information		Transfer funds from checking to savings
Ш	· · · · · · · · · · · · · · · · · · ·		Transfer funds from savings to checking
			Transfer funds from
Ш		_	to
	·		Transfer funds from
	ATM Transfers. You may access your account(s) by		to
AT	M using your		Make payments from checking to loan accounts
	and personal identification number to:		with us
	Make deposits to checking accounts		Make payments from
	Make deposits to savings accounts		to
	Get cash withdrawals from checking accounts you		Make payments from
	may withdraw no more than per		to
	Get cash withdrawals from savings accounts you		Get checking account(s) information
	may withdraw no more than per		Get savings account(s) information
	Transfer funds from savings to checking		
	Transfer funds from checking to savings		
	Transfer funds from	П	
	to		
	Make payments from checking account to		

	Mobile Banking Transfers. You may access your count(s) by web-enabled cell phone by and using your	some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are
	to:	not limited to:
	Transfer funds from checking to savings Transfer funds from savings to checking Transfer funds from	☐ Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account
	to Transfer funds from to	using information from your check to pay for purchases or pay bills. You may: Not exceed more than payments
	Make payments from checking to loan accounts with us	by electronic check per Make payments by electronic check from
	Make payments fromto	limited to per Payments are
	Make payments fromto	☐ Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic
	Get checking account(s) information Get savings account(s) information	fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
		per for electronic payment of charges for checks returned for insufficient
		funds. Make electronic payment of charges for checks
		returned for insufficient funds from Payments are limited to per
	You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.	GENERAL LIMITATIONS In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Transfers or withdrawals from a
Yo fur pa pa dir	Electronic Fund Transfers Initiated By Third Parties. u may authorize a third party to initiate electronic and transfers between your account and the third rty's account. These transfers to make or receive yment may be one-time occurrences or may recur as ected by you. These transfers may use the tomated Clearing House (ACH) or other payments	account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to per
net the exa ele ret	twork. Your authorization to the third party to make ese transfers can occur in a number of ways. For ample, your authorization to convert a check to an extronic fund transfer or to electronically pay a urned check charge can occur when a merchant	If you exceed the transfer limitations set forth above, your account shall be subject to closure.
tra me rec	ovides you with notice and you go forward with the insaction (typically, at the point of purchase, a erchant will post a sign and print the notice on a ceipt). In all cases, these third party transfers will quire you to provide the third party with your account	
nu inf de	mber and financial institution information. This ormation can be found on your check as well as on a posit or withdrawal slip. Thus, you should only byide your financial institution and account	
	ormation (whether over the phone, the Internet, or via	

FEES		PREAUTHORIZED PAYMENTS
	We chargeeach	(a) Right to stop payment and procedure for doing so. If
	to our customers whose accounts	you have told us in advance to make regular payments out
	are set up to use	of your account, you can stop any of these payments. Here's how:
		Call or write us at the telephone number or address
	We charge each	listed in this disclosure, in time for us to receive your
	but only if the	request 3 business days or more before the payment is
	balance in the	scheduled to be made. If you call, we may also require you
	falls below	to put your request in writing and get it to us within 14
	during the	days after you call.
		☐ We charge for each stop payment.
		(b) Notice of varying amounts. If these regular payments
		may vary in amount, the person you are going to pay will
		tell you, 10 days before each payment, when it will be
		made and how much it will be. (You may choose instead
		to get this notice only when the payment would differ by
		more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you
Exc	cept as indicated above, we do not charge for	set.)
	onic Fund Transfers.	(c) Liability for failure to stop payment of preauthorized
	Operator/Network Fees: When you use an ATM not	transfer. If you order us to stop one of these payments 3
	d by us, you may be charged a fee by the ATM	business days or more before the transfer is scheduled,
	tor or any network used (and you may be charged a	and we do not do so, we will be liable for your losses or
	or a balance inquiry even if you do not complete a	damages.
	transfer).	FINANCIAL INSTITUTION'S LIABILITY
	JMENTATION	(a) Liability for failure to make transfers. If we do not
	Terminal Transfers. You can get a receipt at the time	complete a transfer to or from your account on time or in
	make a transfer to or from your account using a(n)	the correct amount according to our agreement with you, we will be liable for your losses or damages. However,
you i	automated teller machine	there are some exceptions. We will not be liable, for
	□ point-of-sale terminal.	instance:
	You may not get a receipt if the amount of the	♦ If, through no fault of ours, you do not have enough
	transfer is \$15 or less.	money in your account to make the transfer.
(b)	Preauthorized Credits. If you have arranged to have	◆ If the transfer would go over the credit limit on your
	deposits made to your account at least once every	overdraft line.
	·	If the automated teller machine where you are making
	ays from the same person or company, you can call	the transfer does not have enough cash. If the terminal or system was not working properly and
	t the telephone number listed below to find out	 If the terminal or system was not working properly and you knew about the breakdown when you started the
	her or not the deposit has been made.	transfer.
(c)	In addition,	◆ If circumstances beyond our control (such as fire or
	You will get a monthly account statement from us,	flood) prevent the transfer, despite reasonable
	unless there are no transfers in a particular month. In any case you will get a statement at least	precautions that we have taken.
	quarterly.	• There may be other exceptions stated in our agreement
		with you.
	You will get a quarterly statement from us on your	CONFIDENTIALITY
	savings account if the only possible electronic	We will disclose information to third parties about your
	transfer to or from the account is a preauthorized	account or the transfers you make: (1) where it is necessary for completing transfers; or
	credit.	(2) in order to verify the existence and condition of your
	If you bring your passbook to us, we will record any	account for a third party, such as a credit bureau or
	electronic deposits that were made to your account	merchant; or
	since the last time you brought in your passbook.	(3) in order to comply with government agency or court
		orders; or
		(4) ☐ if you give us written permission.
		 as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

□ Visa[®] Debit Card. Additional Limits on Liability for

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Mastercard® Debit Card. Additional Limits on Liability for _______. You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION:

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed	Dated		
INSTITUTION (name, address, telephone number, business days)			