

Electronic Fund Transfers

Your Rights and Responsibilities

The Electronic 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. Options following a checkbox (☐) only apply if checked. You should keep this notice for future reference.

Types of Transfers, Frequency and Dollar Limitations

☒ **(a) Prearranged Transfers.**

- ☒ Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your
 - ☒ checking ☒ savings ☐ prepaid account(s).
- ☒ Preauthorized payments. You may make arrangements to pay certain recurring bills from your
 - ☒ checking ☒ savings ☐ prepaid account(s).
- ☒ We do not charge for Preauthorized Credits.

☒ **(b) Telephone Transfers.** You may access your account(s) by telephone at 800-411-9331 using a touch tone phone, your account numbers, and PIN. Access to this service is available 24 Hours. to:

- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to checking
- ☒ Transfer funds from savings to savings
- ☐ Make payments from checking to loan accounts with us
- ☐ Make payments from to
- ☐ Make payments from to
- ☒ Get checking account(s) information
- ☒ Get saving account(s) information
- ☒ For your first time enrolling in the Service, GSB must provide a PIN to you that you will change during the enrollment process.
- ☐

☒ **(c) ATM Transfers.** You may access your account(s) by ATM using your ATM Card/Mastercard Debit Card and personal identification number to:

- ☐ Make deposits to checking accounts
- ☐ Make deposits to savings accounts
- ☐ Get cash withdrawals from checking accounts you may withdraw no more than per
- ☐ Get cash withdrawals from savings accounts you may withdraw no more than per
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to savings
- ☐ Transfer funds from to
- ☐ Make payments from checking account to
- ☐ Make payments from to
- ☒ Get checking account(s) information
- ☒ Get saving account(s) information
- ☒ Make cash withdrawals from your GSB checking or savings
- ☒ Make deposits to your GSB checking or savings account at GSB owned ATMs.

☒ **(d) Point-Of-Sale Transactions.**

Using your card:

- ☒ You may access your ☒ checking account ☐ account(s) to purchase goods (☒ in person, ☒ by phone, ☒ by computer), pay for services (☒ in person, ☒ by phone, ☒ by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Types of Transfers, Frequency and Dollar Limitations, Continued

(d) Point-Of-Sale Transactions, Continued

☒ You may also access your account(s), by entering your card information into one or more mobile digital wallet applications we support, through an eligible web-enabled cell phone (or other device) to purchase goods ☒ in person, ☐ by phone, ☐ by computer or pay for services, ☒ in person, ☐ by phone, ☐ by computer wherever the mobile wallet is accepted.* The applications(s) we support are: included but are not limited to, Apple Payment Platform (Apple Pay), Samsung Pay, Google Pay and other mobile digital wallets.

☐ You may not exceed more than \$ _____ in transactions per _____
☐
☐

*See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have.

☒ **(e) Computer Transfers.** You may access your account(s) by computer by logging on to your online banking account on our website at www.grinnell.bank.

_____ and using your _____
user identification, password, and you may be prompted to log in using multi-factor authentication _____ to:

- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking _____ to checking
- ☒ Transfer funds from savings _____ to savings
- ☐ Make payments from checking to loan accounts with us
- ☒ Make payments from checking _____ to third parties to pay bills
- ☒ Make payments from checking or savings _____ to loan account(s) with us
- ☒ Get checking account(s) information
- ☒ Get saving account(s) information
- ☒ Get loan account information and COD account information
- ☒ Transfer funds from your checking or savings account to an external checking, savings or brokerage account at your other financial institutions

☒ **(f) Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by logging onto our website at www.grinnell.bank or by downloading our mobile banking app.

_____ and using your _____
user identification, password, and you may be prompted to login using multi-factor authentication _____ to:

- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking _____ to checking
- ☒ Transfer funds from savings _____ to savings
- ☐ Make payments from checking to loan accounts with us
- ☒ Make payments from checking or savings _____ to loan account(s) with us
- ☒ Make payments from checking _____ to third parties to pay bills
- ☒ Get checking account(s) information
- ☒ Get saving account(s) information
- ☒ View your most recent account transactions and view loan account balance information and COD account information
- ☒ Transfer funds from your checking or savings account to an external checking, savings or brokerage account at your other financial institutions

☐
☐
☒ 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.

☐ **(g) Instant Payment Service.** You may access your account(s) by computer or web-enabled cell phone (or other device) using your _____ to send instant payments through the _____ service.

Types of Transfers, Frequency and Dollar Limitations, Continued

(g) Instant Payment Service, Continued

☐ You may use this service to transfer funds within the United States to any other eligible account held by a financial institution that accepts payments through the service.

☐ Transfers are limited to no more than \$ _____ per _____ .
☐

☐

☐ **(h) Instant Payment Service.** You may access your account(s) by computer or web-enabled cell phone (or other device) using your _____ to send instant payments through the _____ service.

☐ You may use this service to transfer funds within the United States to any other eligible account held by a financial institution that accepts payments through the service.

☐ Transfers are limited to no more than \$ _____ per _____ .
☐

☐

☐ **(i) Instant Payment Applications.** You may use _____ to access your account(s) by _____ to _____

☐ _____
☐ _____
☐ _____
☐ _____

☒ **(j) Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

☒ **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:

☐ Not exceed more than _____ payments by electronic check per _____ .
☐ Make payments by electronic check from _____ . Payments are limited to _____ per _____ .

Types of Transfers, Frequency and Dollar Limitations, Continued

(j) EFTs Initiated By Third Parties, Continued

- ☒ **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
- ☐ Make no more than _____ payments 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 an Overdraft Item Charge each time a debit is presented, regardless of whether we pay or return the item, if the amount of money in your account is not sufficient to cover the payment. Refer to GSB's Miscellaneous Services brochure.
- ☐

General Limitations

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- ☐ Transfer or withdrawals from a _____ 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 _____. If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- ☒ Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. Please review our Funds Availability Policy to determine the availability of funds deposited at ATMs. Note: ATM deposits can be made at GSB owned ATMs. ATM deposits at non-GSB owned ATMs are not allowed.
- We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. Each card is assigned individual card limits. Transactions may not exceed these limits. Limit changes are subject to bank approval.

Fees

- ☐ We charge _____ each _____ to our customers whose accounts are set up to use _____.
☐ We charge _____ each _____ but only if the _____ balance in the _____ falls below _____ during the _____.
☐ Please refer to _____ for a list of all the prepaid account/card fees.
- ☒ Fees and changes may apply for products and services associated with your ATM or Debit (ShazamChek) card. Refer to Miscellaneous Services brochure for details.
- ☒ A per transfer fee for Grinnell State Bank "Overdraft Protection Transfers" between accounts. Refer to Grinnell State Bank's Miscellaneous Services brochure for applicable charges.
- Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

- (a) Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)
- ☒ automated teller machine
 - ☒ point-of-sale terminal.
- ☒ You may not get a receipt if the amount of the transfer is \$15 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) In addition,

- ☐ You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
 - ☐ You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
 - ☐ If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
 - ☐ You may obtain information about the amount of money you have remaining in your prepaid account by calling the telephone number listed below. This information, along with a 12-month history of account transactions, is also available online at
 - ☐ If your prepaid account is registered with us, you also have the right to obtain at least 24 months of written history of account transactions by calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
 - ☐ You also have the right to obtain at least 24 months of written history of your prepaid account transactions by calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
- ☒ 1-800-236-3187

Preauthorized Payments

(a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

- ☒ We charge \$40.00 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 set.)

(c) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

(a) Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (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 your account can be accessed by check) 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 (or for a prepaid account where no statement is sent, if your electronic history or written history) 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 transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), 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. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. 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, to

Unauthorized Transfers, Continued

anonymous Visa prepaid card transactions, 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 Point of Sale Debit Card Unauthorized transactions

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. In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

☒ **Personal Identification Number (PIN)**

The ATM PIN or POS PIN issued to you is confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your PIN(s) available to anyone not authorized to sign on your account(s).

(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.

☐ **(a) Consumer Liability.** There are no limitations on your liability for unauthorized transfers using this prepaid card. This is because we do not have a consumer identification or verification process for this prepaid card.

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 involving a Visa® point-of-sale transaction, other than an anonymous Visa prepaid card 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 involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card 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.

Error Resolution Notice, Continued

- ☐ There is not an error resolution process for prepaid cards. This is because we do not have a consumer identification or verification process for the prepaid cards we offer.
- ☐ In Case of Errors or Questions About Your Prepaid Account Telephone or Write at the telephone number or address listed in this disclosure as soon as you can, if you think an error has occurred in your prepaid account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing us at the telephone number or address listed in this disclosure. You will need to tell us:

- (1) Your name and prepaid account number.
- (2) Why you believe there is an error, and the dollar amount involved.
- (3) Approximately when the error took place.

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 involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, and your account is registered with us, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) for the amount you think is in error, so that you will have 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

If you need more information about our error-resolution procedures, call us at the telephone number listed in this disclosure ☐ or visit

- ☐ Keep reading to learn more about how to register your card.

- ☐ **Warning regarding unverified prepaid accounts.** It is important to register your prepaid account as soon as possible. Until you register your account and we verify your identity, we are not required to research or resolve any errors regarding your account. To register your account, go to the website or call us at the telephone number listed in this disclosure. We will ask you for identifying information about yourself (including your full name, address, date of birth, and Social Security Number or government-issued identification number, so that we can verify your identity).

Important Information Regarding Your Prepaid Card

- ☐ **FDIC insurance eligibility for your prepaid card.**

- ☐ Be sure to register your card for FDIC insurance eligibility and other protections.
- ☐ Your funds are eligible for FDIC insurance.

Your funds will be held at or transferred to us, an FDIC insured institution. Once here, your funds are insured up to \$250,000 by the FDIC in the event we fail, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

Important Information Regarding Your Prepaid Card, Continued

☐ **NCUA insurance for your prepaid card, if eligible.**

- ☐ Be sure to register your card for NCUA insurance, if eligible, and other protections.
- ☐ Your funds are NCUA insured, if eligible.

Your funds will be held at or transferred to us, an NCUA-insured institution. Once here, if specific share insurance requirements are met and your card is registered, your funds are insured up to \$250,000 by the NCUA in the event we fail.

☐ **NOT FDIC or NCUA insured.** The funds in our prepaid card are not FDIC or NCUA insured.

- ☐ Treat this card like cash.
- ☐ Your funds will be held at or transferred to us. If we fail, you are not protected by FDIC deposit or NCUA share insurance and you could lose some or all of your money.
- ☐ Register your card for other protections.

No overdraft/credit feature. There is no overdraft/credit feature associated with your prepaid card.

Prepaid account information or complaints. For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Our contact information. You can use the contact information listed in this disclosure to get more information about your prepaid card. Contact us by: ☐ phone ☐ mail ☐ at our website

By signing below customer acknowledges receipt of pages 1, 2, 3, 4, 5, 6, 7, 8 and 9 of this notice:

Signed _____

Dated _____

INSTITUTION (name, address, telephone number, etc., and business days)

Grinnell State Bank
PO Box 744
Grinnell, IA 50112-0744

Monday-Friday (Except for Federal Holidays)

Branch Locations:

Grinnell: 814 4th Ave, Grinnell, IA 50112
Johnston: 5601 Merle Hay Rd, Johnston, IA 50131
Marengo: 1101 Court Ave, Marengo, IA 52301
Polk City: 205 Broadway St, Polk City, IA 50226
Telephone Number: (800) 236-3187

Additional Information

****Our Liability for Failure to Make Transfers.** In addition to the instances previously stated in the Electronic Fund Transfers Agreement, we will not be liable for failure to complete a transfer if the money in your account is subject to legal process or other claim restricting such transfer, if your account is closed, or if it has been frozen, or if you, or anyone authorized by you commits any fraud, or violates any law or regulation.

****Illegal Transactions.** You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located. We may decline to authorize any transaction we believe poses an undue risk of illegality or unlawfulness, notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

****The following is additional information in reference to the Error Resolution Notice section on page 7 of this disclosure.**

Your responsibility when notifying us of errors: If the error is a result of a Debit Card (POS) or Automated Teller Machine (ATM) transaction(s) telephone SHAZAM Dispute Services at 1-833-288-1126 or call us at 1-800-236-3187. Or you may write to us at Grinnell State Bank, P.O. Box 744, Grinnell, IA 50112, or SHAZAM, C/O Dispute Services, 6700 Pioneer Parkway, Johnston, IA 50131.

Supporting documentation of your claim and updates regarding the progress and status of your claim will be provided to you by Shazam NOT Grinnell State Bank. Shazam will provide the supporting documentation and other written communications to you based on your delivery choice, via email if you elect to provide Shazam your email address when initiating your claim or via U.S. Postal mail. For all other types of Electronic Transfer Errors or Questions, telephone Grinnell State Bank at 1-800-236-3187 or write to us at Grinnell State Bank, P.O. Box 744, Grinnell, IA 50112. Do so as soon as you can if you believe your statement or receipts are incorrect or if you need more information about a transfer listed on your 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.

****Using your debit card at ecommerce merchants:**

There may be instances when using your debit card at ecommerce (internet) merchants who will require additional security authentication to process the transaction. As the cardholder, you may be asked to identify yourself by receiving a One-Time Passcode (OTP) via text message. Once received, you will enter this code on a check out screen with our card processor's logo, Shazam. If an invalid OTP is entered in the checkout screen, the transaction will not be authenticated.

Standard text messaging fees may apply.

****Enforcement.** In the event either party brings a legal action to enforce this agreement or collect amounts owing as a result of any account transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal subject to any limits under applicable law.

****Termination of ATM and POS Services.** You agree that we may terminate this Agreement and your use of the ATM Card or POS services if: You or any authorized user of your ATM or POS card or PIN breach this or any other agreement with us; We have reason to believe there has been unauthorized use of your ATM or POS card or PIN; We notify you or any other party to your account we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the 1st Business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

****There is a Multi-Currency Conversion Rate on all "Cross-border transactions" for MasterCard, Maestro, or Cirrus Branded Debit Cards.** If you initiate a transaction with your Card in a currency other than U.S. Dollars, Mastercard will convert the charge into a U.S. Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed. Mastercard charges us a Currency Conversion Assessment and an Issuer Cross-Border Assessment for performing the conversion, regardless of whether there is a currency conversion. The assessment fees will be charged separately to your account and will be broken down as follows: 0.20% of the transaction amount will appear as MasterCard Currency Conversion and 0.90% of the transaction amount will appear as Mastercard Cross-Border. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

****Each ShazamChek POS Transaction and ATM Transaction are treated just like an on-us check written on your account.**

****Notices.** All notices from us will be effective when we have mailed or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.