

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. Please refer to your Regulation E Disclosure that you received at the time you opened your account with AB&T for additional details.

Types of Transfers, Frequency and Dollar Limitations

Prearranged Transfers

Preauthorized credits - You may make arrangements 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 checking and/or savings account(s).

ATM Transfers – You may access your account(s) by ATM using your ATM or Debit Card and personal identification number to:

- Get cash withdrawals from checking accounts you may withdraw no more than **\$500 per day**
- Get cash withdrawals from savings accounts you may withdraw no more than **\$500 per day**
- Transfer funds from checking and/or savings to checking and/or savings
- Get checking account(s) information
- Get savings account(s) information

Point-of-Sale Transactions – Using your card, you may access your checking account to purchase goods in person, by phone, and/or by computer; pay for services in person, by phone and/or 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. You may not exceed more than **\$1,000 in transactions per day**.

Computer Transfers – You may access your account(s) by computer or mobile device at our website(s) and using your account numbers, user ID, password, and onetime passcode to:

- Transfer funds from checking and/or savings to checking and/or savings
- Make payments from checking to loan accounts with us
- Make payments from checking and/or savings accounts to selected vendors
- Transfer funds from personal lines of credit to checking and/or savings
- Make payments from savings to loan accounts with us
- Get checking account(s) information
- Get savings account(s) information
- Get CD and loan account information

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.
- **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.

General Limitations

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

- Transfers from a money market account to another account or to third parties by preauthorized debits (ACH), automatic transfers, telephone transfers, online banking transfers, debit card purchases (POS), or any other type of payment to a third party are limited to **6** transactions per month. A \$8.00 withdrawal fee will be charged per transaction thereafter.
- Savings accounts may have **6** withdrawals per quarter before being accessed a fee. A \$2.00 withdrawal fee will be charged per transaction thereafter. In addition, if you exceed more than **6** withdrawals per month, then an \$8.00 withdrawal fee will be charged per transaction thereafter.

Fees

We charge **\$0.00** each month to our customers whose accounts are set up to use Internet based bill payment.

Debit Card fee is **\$25 after 2 replacements**

Foreign ATM card fee is **\$1.50 per withdrawal**

Additional fees may apply, please refer to Fee Schedule that was provided to you at the time you opened your account.

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

Terminal Transfers – You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals. Receipts for merchant POS transactions of \$15.00 or less may not always be available.

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.

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.

Preauthorized Payments

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 **\$35.00** for each stop payment.

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.)

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

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 money in your account is subject to legal process or other claim restricting such 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 efforts
- 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:

- where it is necessary for completing transfers; or
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- in order to comply with government agency or court orders; or
- if you give us written permission
- as explained in the separate Privacy Disclosure

Unauthorized Transfers

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® Card Debit – Additional Limits on Liability for Debit Cards

Unless you have been grossly 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 or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

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 Transfer, 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® transaction 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® transaction 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.

ATM Safety Tips

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the user of ATMs. Please read the following safety tip:

- Be aware of your surroundings, particularly at night
- Consider having someone accompany you when the ATM is used after dark
- It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction
- Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your car or home
- Consider using another ATM or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction; pocket your ATM card and leave.
- Go to the nearest public area where people are located if you are followed after making a transaction.
- Report all crimes to law enforcement officials immediately.