

- get withdrawal history about checking
- get deposit history about checking and savings
- get transaction history about checking

You may access your account(s) for telephone transactions at the following number(s):

- (877) 526-2265 (24 hours a day)
- (620) 364-3187 (24 hours a day)

**ATM Cash Card transactions** – You may access your account(s) by ATM at Shazam, Cirrus, MasterCard using your ATM Cash Card and personal identification number (PIN) to:

- deposit funds to checking
- withdraw cash from checking and savings
- get balance information about checking and savings

Some of these services may not be available at all terminals.

**Master Card Debit Card ATM transactions** – You may access your account(s) by ATM at Shazam, Cirrus, MasterCard using your Master Card Debit Card and personal identification number (PIN) to:

- deposit funds to checking
- withdraw cash from checking and savings
- get balance information about checking and savings

Some of these services may not be available at all terminals.

**Master Card Debit Card point-of-sale transactions** – You may access your checking account(s) by debit card to:

- purchase goods in person or by phone
- pay for services in person or by phone
- get cash from a participating merchant or financial institution
- do any transaction that can be made with a credit card

#### Limits and Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

**Preauthorized credits (direct deposits):**

- We allow an unlimited number of direct deposits per month

**Telephone transactions:**

- No Limits and Fees

**ATM transactions using ATM Cash Card:**

- You may make \$350.00 in cash withdrawals per day from your account

**ATM transactions using Master Card Debit Card:**

- You may make \$350.00 in cash withdrawals per day from your account

**Point-of-Sale (debit card) transactions:**

- You make \$1,000.00 in point-of-sale transactions per day from your account.

**Miscellaneous:**

- Service charge of \$1.00 per month
- Service charge of \$1.00 per withdrawal at foreign ATMs other than Privileged Status ATMs

- \$5.00 to replace lost card or change PIN
- \$5.00 for PIN reminder
- \$15.00 per overdraft item
- \$15.00 per insufficient funds item
- \$15.00 per stop payment order

Except as indicated elsewhere, we do not charge for or limit these 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 any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

#### Foreign Currency Conversion

If you effect a transaction with your card in a currency other than US Dollars, MasterCard International Incorporated will convert the charge into a US dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently, the conversion rate used by MasterCard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

#### 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.

**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:

- the person or company making the deposit will tell you every time they send us money.
- you can call us at (620) 364-8472 to find out whether or not the deposit has been made.

**Periodic statements:**

- You will get a monthly account statement from us for your checking and savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### 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 is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three 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.

**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 three 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 or damages. However, there are some exceptions. We will **NOT** be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) 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.

#### Unauthorized Transfers

**(a) Consumer liability.** (1) Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Tele-phoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within 4 business days, you can lose no more than \$50 if someone used your card without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 4 business days after you learn of the loss or theft, you

can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 4 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 \$300.

Also, if your statement shows transfers that you did not make, 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.

(2) Additional Limits on Liability for MASTERCARD® - branded card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MASTERCARD®-branded card, when used for point-of-sale transactions, if: (i) you report the loss or theft of your card within 24 hours of when you discover the loss or theft, (ii) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (iii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iv) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this disclosure.

### Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number and address listed in this disclosure, 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 with 10 business days (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 the transfer involved a point-of-sale transaction and 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 to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

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 have inquiries regarding your account, please contact us at:



600 N. 4th  
PO Box 228  
Burlington, KS 66839  
(620) 364-8472

4th & Pearson  
PO Box 398  
Waverly, KS 66871  
(785) 733-2564

### BUSINESS DAYS:

**MONDAY, TUESDAY, WEDNESDAY, THURSDAY, and FRIDAY**  
Holidays are not included.

### Other Information

To report lost or stolen cards after hours call SHAZAM Customer Service at 800-383-8000.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST



600 N. 4th  
Burlington, KS 66839  
(620) 364-8472

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

### Types of Transactions

#### Electronic Funds Transfers Initiated By Third Parties –

You may authorize a third party to initiate electronic funds transfer 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 Clearinghouse (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction 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:

- **Preauthorized credits** – You may make arrangements for certain direct deposits (for example, from US Treasury, WCNO, Coffey County Hospital) to be accepted into your checking and savings accounts.
- **Preauthorized payments** – You may make arrangements to pay certain recurring bills from your checking and savings accounts.

**24 Hour Banking with First National Bank of KS transactions** – You may access your account(s) by telephone using your personal identification number (PIN), touch tone phone, account number(s) and social security number to:

- transfer funds from checking to checking and savings
- transfer funds from savings to checking and savings
- make payments from checking to loans
- make payments from savings to loans
- get balance information about checking, savings

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