



BristolMorganBank.com | Toll Free: 888-852-3191 | Fax: 920-583-8419

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. You should keep this notice for future reference.

BUSINESS DAYS

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

- **Prearranged Transfers.** You may make arrangements for certain direct deposits to be accepted into your checking and/or savings accounts. You make arrangements to pay certain recurring bills from you checking and/or savings accounts.
- **Telephone Transfers.** You may access your accounts by telephone at **1-866-763-8570** using a touch tone phone, your accounts and a personal identification number. You may transfer funds from checking to savings and savings to check. You may also get checking and savings account information.
- **ATM Transfers.** You may access your accounts by ATM using an ATM or Bristol Morgan Bank Mastercard Debit Card. You may make deposits to checking or savings accounts. You may transfer funds from savings to checking or checking to savings accounts. You may get cash withdrawals from your checking or savings accounts. These withdrawals may not exceed **\$300.00 per day**. You may also get checking and savings account information.
- **Point-of-Sale Transactions.** Using your card, you may access your checking account to purchase goods in person, by phone, or by computer. You may pay for services in person, by phone or by computer. You may 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 **\$500.00** in transactions per day.
- **Computer Transfers.** You may access yours accounts by computer by accessing the online banking service and using your assigned user Id and Password. You may transfer funds from checking to savings or savings to checking. You may make payments from checking to loan accounts with us. You may get checking and savings account information. You may use our online bill payment system to pay bills to third parties. You may order new checks for your checking account.
- **Mobile Banking Transfers.** You may access your accounts by web-enabled cell phone by using the Bristol Morgan Bank Mobile App and using your Personal Identification Number or Password. You may transfer funds from checking to savings or savings to checking. You may get checking or savings account information. You may make payments from checking to loan accounts with us. You may remotely deposit checks to your checking account.

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 phone provider for details and specific fees and charges.
- **Electronic Funds 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 received payment 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. This typically happens at the point of purchase by the merchant posting a sign and printing 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

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information (whether over the phone, the internet, or via some other method) to trusted third parties whom 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 if the transfers occur from a savings or money market account:

- Transfers or withdrawals from your account to another 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, ATM or debit card, or similar order to a third party are limited to **SIX (6) per month**. If you exceed the transfer limitations set forth above, your account will be subject to closure.

FEES

We generally do not charge for Electronic Fund Transfers. Electronic Fund Transfers are counted toward the number of withdrawals for savings and money market account. Please see the fee schedule for your specific account to determine if the activity is subject to a fee.

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 a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every **sixty (60) days** from the same person or company, you can call us at **1-888-852-3191** to find out whether or not the deposit has been made.
- **Account Statements.** 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.

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 us at **1-888-852-3191**, or write to us at **PO Box 128, Oakfield, WI 53065**.
 - ◇ You must notify us 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.
 - ◇ We charge **\$25.00** 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

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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 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:
 - ◇ 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 transfer 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.

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.]

If you do **NOT** tell us within **2 business days** after you learn of the loss or theft of your [card] [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 periods.

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Mastercard® Debit Card. You will not be liable for any unauthorized transactions using your Mastercard debit card if:

- ◇ You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and
- ◇ Upon becoming aware of a loss or theft, you promptly report the loss or theft to us.
- **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call: **1-888-852-3191** or write:

**ATTN: OPERATIONS
BRISTOL MORGAN BANK
PO BOX 128
OAKFIELD, WI 53065**

You should also call the number or write to the address listed above 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:

Telephone us or write us at the using the information provided above 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** 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, we will credit your account within **10 business days** 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.

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 **3 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.

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