

DEBIT/ATM ELECTRONIC FUNDS DISCLOSURE

Your debit card could be accepted by some merchants as a credit card without requiring the use of your Personal Identification Number (PIN). Therefore, a stolen CheckLine card could be used as a credit card by simply forging your signature if the merchant fails to positively identify the card's user. TELL US AT ONCE if your CheckLine card is ever lost or stolen.

FOR YOUR OWN PROTECTION, PLEASE READ THIS ENTIRE DISCLOSURE BEFORE USING YOUR DEBIT CARD

I. TYPES OF AVAILABLE TRANSACTIONS

You may use your debit card for the following transactions, provided that the accounts have been registered with Security Savings Bank for use with the debit card:

1. Purchases made at participating merchants or transfers made through participating payment services which accept MasterCard transactions. The funds for these purchases will be withdrawn from your checking account. You may make no more than 15 transactions per 24-hour period. You may not exceed the lesser of \$1,000.00 or your account balance in transactions per day. This amount may be lowered at the discretion of Security Savings Bank. You do not have the right to stop payment on any transaction using your debit card.
2. Withdrawals of cash from your checking or savings accounts, at any ATM which participates in the CIRRUS network. You may withdraw no more than the lesser of \$500.00 or your account balance per 24-hour period.
3. Transfers of funds between checking and savings accounts, at any ATM which participates in the CIRRUS network.

II. PERSONAL IDENTIFICATION NUMBER

The debit card authorizes account access through the use of a Personal Identification Number (PIN) as assigned to each card by the account owner. It is your responsibility to safeguard the PIN. In accordance with this responsibility, you agree that:

1. You will not permit anyone who is not an account owner to use the PIN;
2. You will not record the PIN where it may be found and used by other persons;
3. You will use the PIN and the debit card only for the purposes authorized by Security Savings Bank.

III. CHARGES

If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network. ATM withdrawals in excess of twelve per month are subject to a \$1.00 per withdrawal fee. Each ATM withdrawal initiated outside of the USA is subject to a \$2.00 fee. Transactions performed outside the USA may be charged additional fees at a level set by the network through which the transaction is processed. Customary account charges will continue to apply. Security Savings Bank reserves the right to assess a reasonable fee for replacement of a card or PIN.

IV. CONFIDENTIAL INFORMATION

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

1. Where it is necessary for completing transfers;
2. To comply with government agencies or court orders; or,
3. With your permission.

V. RECEIPTS AND STATEMENTS

You will receive a receipt at the time you access your account by using the debit card, whether it is a purchase from a merchant or a withdrawal through the ATM system.

A periodic statement will be sent to you on your account activity indicating transfers made on your debit card. No transfers will be indicated if none were made in that statement period.

VI. SECURITY SAVINGS BANK LIABILITY

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 in the following instances:

1. If, through no fault of ours, you do not have sufficient funds in your account to make the transfer.
2. If the ATM where you are making the transfer does not have enough money.
3. If the system was not working properly and you knew about the breakdown when you started the transfer.
4. Other exceptions stated in our agreement with you.

VII. ERROR RESOLUTION

In case of errors or questions about your electronic transfers performed through use of the debit card, telephone our main office at (309)734-9333 or write us as soon as possible at Security Savings Bank, 220 East Broadway, Monmouth, IL 61462. If you think your statement is wrong, or if you need more information about a transfer listed on the statement, we must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

- A. Tell us your name and account number.
- B. Describe the error or the transfer about which you are unsure, and explain as clearly as possible why you believe it is an error or why you need more information.
- C. Tell us the dollar amount of the suspected error.

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

VIII. CONSUMER'S LIABILITY FOR UNAUTHORIZED TRANSFERS AND ADVISABILITY OF PROMPT REPORTING

YOUR DEBIT CARD COULD BE ACCEPTED BY SOME MERCHANTS AS A CREDIT CARD WITHOUT REQUIRING THE USE OF YOUR PERSONAL IDENTIFICATION NUMBER. Therefore, your stolen debit card could be used as a credit card by simply forging your signature if the merchant fails to positively identify the card's user. TELL US AT ONCE if your debit card or personal identification number (PIN) has been lost or stolen. Your liability for an unauthorized electronic transfer shall not exceed \$50.00 or the amount of the transfer that occurs before notice to Security Savings Bank, whichever is less, provided you notify Security Savings Bank within two (2) business days of learning of the loss or theft of your card or PIN. If you fail to notify Security Savings Bank within two business days after learning of your loss or theft, your liability shall not exceed the lesser of \$500.00 or the sum of: \$50.00 or the amount of unauthorized electronic fund transfers that occur before the close of the business day, whichever is less, and;

- A. \$50.00 or the amount of unauthorized electronic fund transfers that occur before the close of the business day, whichever is less, and;
- B. The amount of unauthorized electronic fund transfers that Security Savings Bank establishes would not have occurred but for the failure of you to notify Security Savings Bank within two business days after you learned of the loss or theft of your card or PIN.

IX. HOW TO REPORT CARD THEFT OR UNAUTHORIZED TRANSFERS

If you believe your debit card or PIN has been lost or stolen, or unauthorized transfers have been or will be made, contact us immediately as instructed at the end of this disclosure. If a delay in notifying Security Savings Bank was the result of extenuating circumstances, such as extended travel or hospitalization, Security Savings Bank will extend the specified time period for a reasonable length of time.

Checks, cash, and other items are not considered received by us until they reach our processing center for the particular item. Items received after 2:00 p.m. may be processed on the next full banking day. If you use your card to make deposits, our records of the amount received shall be deemed current, provided we reviewed the transaction and confirmed your original record.

X. SECURITY INFORMATION FOR YOUR PROTECTION

This debit card is issued by Security Savings Bank to make the handling of routine financial transactions faster and more convenient through the use of merchant point-of-sale terminals and our automated teller machines (ATMs). Your card is subject to the following terms and use of your card is acknowledgment of your agreement to abide by these terms:

- A. Your debit card contains a secret Personal Identification Number (PIN) included within the magnetic stripe on the back of the card. Your debit card cannot be used at a merchant point-of-sale terminal as a debit card or to transfer funds in an ATM without this PIN code. HOWEVER, YOUR DEBIT CARD COULD BE ACCEPTED BY SOME MERCHANTS AS A CREDIT CARD WITHOUT REQUIRING THE USE OF YOUR PERSONAL IDENTIFICATION NUMBER. Therefore, your stolen debit card could be used as a credit card by simply forging your signature if the merchant fails to positively identify your card's user. (See Sections VIII and IX above for further details should your debit card be lost or stolen.) Your PIN, when used at a merchant's point-of-sale terminal or in an ATM transaction, is your personal authorization for Security Savings Bank to handle all transactions as directed.
- B. It is your sole responsibility to safeguard your debit card and PIN. In accordance with your responsibility, you agree that:
 - 1. YOU WILL NOT PERMIT OTHERS TO USE YOUR DEBIT CARD OR GIVE OTHERS YOUR PIN;
 - 2. You will not record your PIN on your debit card or keep the PIN where it may be found and used by other persons;
 - 3. You will use your card, PIN, merchant point-of-sale terminals, and ATMs only for purposes authorized by Security Savings Bank; and,
 - 4. You will not use or permit others to use your debit card for unauthorized purposes.
- C. All card transactions are subject to receipt, verification, and collection by Security Savings Bank.
- D. The time of completion of transactions initiated through use of an ATM is subject to the time interval Security Savings Bank deems necessary to verify, record, account for, and otherwise process such transactions.
- E. This agreement is subject to change at the discretion of Security Savings Bank. You will be notified by regular mail at least twenty-one (21) days before the effective date of the change.
- F. Transactions made with your debit card are subject to this agreement as well as the agreements governing the accounts you may access with this service. In addition, transactions are subject to the Electronic Funds Transfer Act and regulations implementing it, and all other applicable laws, rules, or regulations.

Your debit card and PIN remain the property of Security Savings Bank. Security Savings Bank may, at its discretion, terminate this agreement and your right to use the debit card. You agree to return the debit card and PIN upon demand by Security Savings Bank.



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