

SECURITY SAVINGS BANK DEBIT CARD SERVICES DISCLOSURE

The following pertains to accounts established for personal, family, or household purposes only.

TYPES OF AVAILABLE TRANSACTIONS You may use your Security 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 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 The funds for these purchases will be withdrawn from your checking account.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, NYCE networks. 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, NYCE networks.

CHARGES If you use an ATM that is not operated by us, ATM withdrawals are subject to a \$4.00 per withdrawal fee, and you may be charged a fee by the operator of the machine and/or by an automated transfer network. Each ATM and point of sale transaction 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. Customer account charges will continue to apply. Security Savings Bank reserves the right to assess a reasonable fee for replacement of a card or PIN.

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.

RECEIPTS AND STATEMENTS You will receive a receipt at the time you access your account by using the Security debit card. 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.

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.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers performed through use of the Security Savings debit card, telephone our office at (309)734-9333 or write us as soon as possible at Security Savings Bank, 220 E. Broadway, Monmouth, IL 61462. If you notice an error on your account, contact us immediately.

- 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.

We will tell you the results of our investigation within ten (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 forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (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 ten (10) business days, we may not recredit your account.

If, however, the error occurred within thirty (30) calendar days of the initial deposit into your account, we may take twenty (20) business days from the date of the notice you provide to us to complete our investigation. If we need more time, we may take up to ninety (90) calendar days to complete our investigation.

If the error that occurred was not within a state, or if the claim resulted from a POS debit card transaction, we may take up to ninety (90) calendar days to complete our investigation if we are unable to do so within ten (10) business days.

If our investigation reveals no error on our part, we will furnish you with a written explanation within three (3) business days after the close of our investigation.

If we recredited your account while we were investigating the problem, we will adjust your account after the investigation is finished and notify you in writing of the adjustment.

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

TELL US AT ONCE if you believe your card and/or code has been lost or stolen. 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 periods.

Mastercard® Debit Card. Additional Limits on Liability. 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. Mastercard® is a registered trademark of Mastercard® International Incorporated.

TRANSACTION MONITORING SERVICES

If fraudulent activity is suspected, you will be called to validate your transactions. Your response to all calls is critical to prevent risk and avoid restrictions being placed on your card. The automated call will ask you to verify recent activity on your card. Please keep your current home and cell phone numbers updated in the bank records. You have the right to opt out of receiving phone notifications regarding potentially fraudulent transactions. Please contact Security Savings Bank if you choose to opt out.

SECURITY INFORMATION FOR YOUR PROTECTION

- A. Your debit card contains a secret Personal Identification Number (PIN) included within the magnetic stripe on the back of the card. 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 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.

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.

MASTERCARD® AUTOMATIC BILLING UPDATER

The Mastercard® Automated Billing Updater updates the expiration date for Card-on-File Merchants to process recurring charges (such as subscriptions), at the time a debit card is reissued. If you wish to opt out of the Automated Billing Updater, please notify Security Savings Bank.

Your debit card and PIN remain the property of Security Savings Bank. The 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.

FOR LOST OR STOLEN CARDS:

**CALL:
309-734-9333**



Part of your community, part of your life.

Member FDIC