

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.

Types of Transfers, Frequency and Dollar Limitations

(a) Prearranged Transfers.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your

Checking and Savings.

Preauthorized payments. You may make arrangements to pay certain recurring bills from your

Checking and Savings.

(b) ATM Transfers. You may access your account(s) by ATM using your 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 savings to checking

Transfer funds from checking to savings

Get checking account(s) information

Get saving account(s) information

(c) Point-of-Sale Transactions.

Using your card:

You may access your checking account to purchase goods

(In person, by phone, and by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participation financial institution, and do anything that a participating merchant will accept.

You may not exceed more than \$2,500 in transactions per day

(d) Computer Transfers. You may access your account(s) by computer by enrolling in online banking services and using your User ID and

Password to:

Transfer funds from checking to savings

Transfer funds from savings to checking

Transfer funds from deposit account or line of credit to a deposit account or line of credit

Make payments from checking to loan accounts with us

Make payments from Bill Pay to loaded Bill Pay payee

Make payments from savings to loans

Get checking account(s) information

Get savings account(s) information

Payments made by paper check to specified payees (as disclosed separately) will not be subject to these Electronic Fund Transfer Rules.

(e) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by enrolling in Mobile Banking Service and using your User ID, Password, account type description, & text messaging command to:

Transfer funds from checking to savings

Transfer funds from savings to checking

Transfer funds from deposit account or line of credit to a deposit account or line of credit

Make payments from checking to loan accounts with us

Make payments from Bill Pay to loaded Bill Pay payee

Make payments from savings to loans

Get checking account(s) information

Get savings account(s) information

Payments made by paper check to specified payees (as disclosed separately) will not be subject to these Electronic Fund Transfer Rules.

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 cell phone provider for details on specific fees and charges.

(f) Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund 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 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 your 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.

Fees

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

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)

Automated teller machine

Point-of-sale terminal

You may not get a receipt if the amount of the transfer is \$15 or less

(b) 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.

(c) In addition,

You will get a monthly account statement from us, unless there are not transfers in a particular month. In any case you will get a statement at least quarterly.

Preauthorized Payments

(a) 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 \$30 for each stop payment.

(b) 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.)

(c) 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

(a) 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, though 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 of the transfer 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 order; or
- (4) As explained in the separate Privacy Disclosure.

Unauthorized Transfers

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) 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 (or for a prepaid account where no statement is sent, if your electronic history or written history) show 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 transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), you may not get back any money you lost after 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.

Mastercard® Debit Cards. Additional Limits of Liability for Checking Accounts and Health Savings Accounts

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. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) 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 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 Transfers, 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 involving a Visa® point-of-sale transition, other than an anonymous Visa prepaid card transaction, processed by Visa 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 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 involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa 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 document that we used in our investigation.

INSTITUTION (name, address, telephone, number, etc., and business days)

Solutions Bank
200 W Main
Forreston, IL 61030

Monday through Friday during business hours, except on Holidays.

815-938-3121

Additional Information

Health Savings Accounts (HSA) - We permit you to access your HSA with a debit card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA- for example, getting additional cash back on an HSA debit card transaction- can raise a variety of tax concerns. As a result, before electronically accessing your HSA, make sure you are using correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transactions to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.