

## **ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are the types of Electronic Fund Transfers we are capable of handling, some of which may not 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.

### **ATM TRANSFERS: Types of transactions, dollar limitations, and charges.**

You may access your checking account by an automated teller machines (ATM) using your "Quick Check" card and your personal identification number (PIN).

### **Using your debit card to get cash withdrawals from your account at an ATM:**

→ You will be assigned a maximum daily withdrawal amount depending on your account's balance and history.

### **DEBIT CARD TRANSACTIONS: Types of transactions, dollar limitations, and charges.**

You may access your checking account to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant (if the merchant permits) or get cash from a participating financial institution, and do anything that you would do with a credit card (anything that a participating merchant will accept a credit card in connection with).

### **Using your debit card for purchases:**

→ You may use your debit card to authorize up to your maximum daily transaction amount.

Your maximum daily transaction amount will depend on your account's average balance and history.

→ There is no charge to use your debit card to purchase goods or services.

→ There is no charge for the initial debit card issuance. There is a \$15 charge to have a lost, stolen, or damaged debit card replaced.

→ There is no charge for the original personal identification number issued in conjunction with a new debit card. There is a \$5 charge to have a replacement personal identification number (for an existing debit card) issued.

### **Using your debit card for a P2P transfer**

You may use your Quick Check card and the Shazam brella app to generate Person to Person (P2P) transfers up to \$1,000 or your maximum daily transaction limit whichever is the lesser.

- P2P transfers will be limited to \$2,500 weekly or \$10,000 in a 30 day period.

- There will be a 2.00 fee charged for each transaction initiated by you on the Shazam Bolt\$ application.

### **RIGHT TO DOCUMENTATION**

→ **Terminal Transfers.** You can get a receipt at the time you make a cash withdrawal or debit card transaction from your account at the ATM or at the merchant's location.

→ **Periodic Statements.** You will get a monthly account statement from us for your checking account.

### **OUR LIABILITY**

#### **Liability for Failure To Make Transfers**

If we do not complete a transfer from your account in 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 to make the transfer.
- 2) If the transfer would go over the credit limit.
- 3) If the ATM 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 we have taken.
- 6) There may be other exceptions stated in our agreement with you.

### **DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES**

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

- 1) When it is necessary for completing the transfers;

2) In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant;

3) In order to comply with government agency or court orders; or

4) If you give us permission.

### **UNAUTHORIZED TRANSFERS**

Tell us at **ONCE** if you believe your card has been lost or stolen. Telephoning 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 any) if you fail to notify us. If you tell us within two business days, you can lose no more than \$50 if someone used your card without your permission. If you do not tell us within two 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 can lose as much as \$500. 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. 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 us at or write us at the telephone number or address listed in this brochure.

### **ERROR RESOLUTION**

In case of errors or questions about your electronic transfers, or if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, call us or write us at the telephone number or address listed in this brochure, as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

### **When notifying us of a possible error:**

- 1) Tell us your name and account number.
- 2) Describe the error or 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 about the transfer in question.

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 may need to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (five business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) 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 point-of-sale transaction or a foreign initiated transfer) 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 recredit your account during the time of the investigation.

If we determine that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

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If you close the checking account that is linked to your "Quick Check" card, there may be a delay of up to 3 business days while we investigate the amount of any outstanding "Quick Check" debit card and/or ATM authorizations that have not been deducted from your checking account balance.

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**LONGVIEW BANK**

*Ogden Branch*

(217)582-2175