

## Electronic Fund Transfers Your Rights and Responsibilities

Indicated below are 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 transfers, dollar limitations, and charges - You may access your account(s) by ATM using your MasterCard Debit Card and personal identification number, to:

- Get cash withdrawals from checking or statement savings account(s) with a debit card
  - you may withdraw no more than \$400.00 per 24 hour period
  - funds from deposits become available for ATM withdrawal 48 hours after being deposited. ATM withdrawals are only allowed on "available funds." Therefore, funds from a deposit will only become available for ATM withdrawal after the deposited checks have cleared which may take 48 hours or longer.
  - there is a charge of \$1.00 per withdrawal at ATMs we do not own or operate
- Transfer funds from savings to checking account(s) with a debit card
- Transfer funds from checking to savings account(s) with a debit card
- Get information about:
  - the account balance of your checking or statement savings accounts

Some of these services may not be available at all terminals.

**Types of MasterCard Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions** - dollar limitations - Using your card:

- You may not exceed \$1,200.00 in transactions per 24 hour period, ATM withdrawals included

**Currency Conversion and Cross-Border Transaction Fees** - If you effect a transaction with your MasterCard Debit Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is posted to your account.

MasterCard charges us a Currency Conversion Assessment for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment on all cross-border transactions regardless of whether there is a currency conversion. As a result, we may charge you a Cross-Border Transaction Fee (fees may be subject to change) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

**Advisory Against Illegal Use** - You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean the transactions are lawful in all jurisdictions in which the cardholder may be located.

### Fees

- We will charge you \$10.00 to replace your lost debit card.

**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.
- **Periodic Statements** - You will get a monthly account statement from us for your checking and statement savings accounts.

### Financial Institutions 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:

1. If through no fault of ours, you do not have enough money in your account to make the transfer.
2. If the automated teller machine where you are making the transfer does not have enough cash.
3. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
5. There may be other exceptions stated in our agreement with you.

## Unauthorized Transfers

### (a) Consumer liability (Regulation E)-

- Generally - 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 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 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 \$500.00.

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 hospital stay) kept you from telling us, we will extend the time periods.

*MasterCard Debit Card Zero Liability Rule.* –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, (ii) and, upon becoming aware, you promptly report the loss or theft to the issuer (within two business days). If any of these conditions are not met, then the maximum liability (\$500) could be imposed under Regulation E. “Unauthorized use” means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to transactions not processed by MasterCard.

### (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 in this brochure. You should also call the number or write to the address listed in this brochure 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 in this brochure, 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 (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 a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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 documents that we used in our investigation.

**THE MISSOURI BANK**  
**NEW ACCOUNTS DEPARTMENT**

**P.O. BOX 400**

**WARRENTON, MO 63383**

**PHONE: (636) 456-3441**

Business Days: Monday through Friday

Excluding Federal Holidays

MORE DETAILED INFORMATION IS AVAILABLE UPON  
REQUEST

**Notice of ATM/Night Deposit**

**Facility User Precautions**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts, and don't leave them at the ATM or night deposit facility.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember do not leave your card at the ATM. Do not leave any documents at the night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. Please refer to the Unauthorized Transfers section of this brochure.

9. When you make a transaction be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or another secure surrounding.
13. At drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night Deposit Facility to be safe and convenient for you. Please notify us if you discover any issues with the ATM or night deposit facility.

**CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers 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 orders; or
4. if you give us written permission.