

BLOOMFIELD STATE BANK

REG "E" DISCLOSURE

We have prepared this Reg "E" disclosure for your information. It is required by the Federal Electronic Funds Transfer Act concerning our electronic banking services. We recommend that you keep this notice for future reference.

ELECTRONIC FUNDS TRANSFER and DEBIT MASTERCARD TERMS AND CONDITIONS

NOTICE: THESE TERMS AND CONDITIONS RELATED TO THE USE BY YOU OF YOUR DEBIT MASTERCARD, IF YOU HAVE ONE, INCLUDE WITHOUT LIMITATION POINT-OF-SALE TRANSACTIONS EFFECTED THROUGH USE OF YOUR DEBIT MASTERCARD AND TO OTHER ELECTRONIC TRANSFERS TO OR FROM YOUR ACCOUNT(S) THAT ARE GOVERNED BY THE FEDERAL ELECTRONIC FUNDS TRANSFER ACT. INCLUDING, BUT NOT LIMITED TO, DIRECT DEPOSITS, AUTOMATIC PAYMENTS, TRANSFERS VIA E-BANKING, TELEPHONE TRANSFERS AND ELECTRONIC CHECK CONVERSION TO OR FROM YOUR ACCOUNT(S).

This Agreement/Disclosure governs the use of electronic funds transfer services (EFT services) available to you from Bloomfield State Bank. By performing any EFT services, you agree to the terms of this agreement.

1. **YOUR RESPONSIBILITY AND AUTHORIZED USE.** By retaining or using a Bloomfield State Bank (Bank) issued Automated Teller Machine (ATM) Card or Bloomfield State Bank issued Debit MasterCard (the ATM Card and the Debit MasterCard are referred to collectively as your "Card") you agree:
 - A. Your Card remains the property of the Bank and will be surrendered immediately to the Bank upon request.
 - B. To abide by the rules and regulations of the Bank relating to the use of your Card and the performance of any EFT services.
 - C. To notify the Bank promptly in writing of the loss of your Card.
 - D. To be responsible for all authorized uses of your Card whether used at a full service automated teller machine (ATM), an electronic cash dispensing machine, or a Point-of-Sale terminal (POS).
 - E. To be responsible for unauthorized use of your Card as disclosed in the section below entitled "Your Rights and Liabilities".
 - F. If you use your Card to access an account that is no longer available or lacks sufficient funds to complete the transaction, the Bank may, at its sole discretion, charge or credit the transaction to another account. Insufficient funds charges will apply to EFT transactions presented against insufficient balances.
 - G. The Bank may cancel your Card at any time without notice.
 - H. The Bank's liability to you for not completing a transaction will be limited as set forth in the section below entitled "The Bank's Liability for Failure to Complete Transactions."
 - I. The Bank has the right to refuse a transaction on your account when your Card has been reported lost or stolen or when the Bank reasonably believes there is unusual activity on the account.
 - J. You cannot use your Card for a transaction that would exceed your account balance. The Bank will not be required to complete any such transaction or any transaction that would exceed the daily authorization limit attached to your Card, but if it does, you agree to pay the Bank the amount of the improper withdrawal or transaction upon request.
 - K. NEVER allow anyone to use, borrow or obtain your ATM or Debit MasterCard and Personal Identification Number (PIN). By giving your ATM or Debit MasterCard and PIN to another person, you take responsibility for all transactions made by that person or by anyone else to whom that person gives the ATM or Debit MasterCard and PIN until you notify us to cancel your Card and issue a new Card.

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2. TYPES OF ELECTRONIC FUNDS TRANSFER SERVICES.

- A. **PREAUTHORIZED TRANSFERS.** These services include direct deposit, preauthorized debits, transactions initiated through the use of a Bank ATM Card or Bank Debit MasterCard using an ATM or Point of Sale terminal.
- B. **CARD SERVICES.** You may use your Card and PIN to access your accounts in the following manners:
1. **ATM TRANSACTIONS.** You may use your Card and PIN to access all of your accounts related to your Card at any ATM and only your primary checking and savings accounts at all other ATMs which are a part of an electronic funds transfer service network to which the Bank belongs.
 - a. You may use your Card and PIN to perform the following types of transactions:
 - Withdraw cash from your designated checking or statement savings account(s).
 - Make deposits into your designated checking or statement savings account(s), where available.
 - Transfer funds between your designated checking and statement savings account(s).
 - Inquire on the balance of your designated checking and statement savings account(s).
 - b. Your ability to perform the transactions set forth depends on the location and type of ATM you are using and the EFT network through which the transaction is being performed. A specific ATM or EFT network may not perform or permit all of the above transactions.
 - c. Transactions at non Bloomfield State Bank ATM's may be subject to a surcharge assessed by the ATM terminal owner. In addition, a specific ATM or EFT network may not provide you with access to all of your accounts.
 - d. Deposits made at an ATM whether in cash, check, draft or money order are subject to our Funds Availability Policy.
 2. **POINT-OF-SALE TRANSACTIONS.** You may use your Card to purchase goods and services from merchants who have agreed to accept your Card as a means of payment. Purchases made with your Card are referred to as "Point-of-Sale transactions" (POS) and will be charged against your primary checking account.
 - a. The Bloomfield State Bank ATM Card can be used for Point-of-Sale transactions wherever you see the Cirrus logo displayed.
 - b. The Bloomfield State Bank Debit MasterCard can be used for Point-of-Sale transactions wherever you see the Cirrus logo displayed as well as at merchants that accept MasterCard.
 3. **DAILY DOLLAR LIMITS.**
 - a. The Bloomfield State Bank ATM Card may be used to withdraw cash from an ATM and/or conduct Point-of-Sale transactions up to \$200.00 or the available balance of your account, whichever is less.
 - b. The Bloomfield State Bank Debit MasterCard may be used to withdraw cash from an ATM up to \$500.00 or the available balance of your account, whichever is less, and/or conduct Point-of-Sale transactions up to \$5,000.00 or the available balance of your account, whichever is less.
3. **BUSINESS DAYS.** Our business days are Monday through Friday. Holidays are not included.
4. **WHOM TO CONTACT.** If you believe your Card and/or PIN has been lost or stolen or that an unauthorized transfer from your account has occurred or may occur, call:

(800) 319-6110 or (812) 384-4431

or write to us:

Bloomfield State Bank
Bank Services
P.O. Box 407
Bloomfield, IN 47424

bankservices@bloombank.com

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5. **YOUR RIGHTS AND LIABILITIES.** Contact the Bank AT ONCE if you believe your Card and/or PIN has been lost or stolen or if money is missing from your account.

Your liability limitation if someone used your Card without permission will be \$0 if you meet the following conditions:

- a) you report the loss or theft of the Card to the Bank within twenty-four hours of discovery of such loss or theft;
- b) you have exercised reasonable care in safeguarding your Card from risk of loss or theft;
- c) you have not reported two or more incidents of unauthorized use to the Bank in the immediately preceding twelve-month period; and
- d) the account to which transactions initiated with your Card are posted is in good standing.

If you DO NOT tell the Bank within twenty-four hours after you learn of the loss or theft of your Card or if the above conditions are not met, your liability limitation shall be the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to the Bank.

If your monthly statement shows transactions that you did not make, TELL THE BANK AT ONCE. If you do not tell the Bank within 60 days after the statement was mailed to you, you may be liable for the amount involved in the transactions after the 60 days if the Bank can prove that it could have prevented the transactions if you had told us in time.

If a good reason, such as a long trip or a hospital stay kept you from telling the Bank, let the Bank know and the time periods may be extended.

6. **CHARGES FOR TRANSACTIONS.** We charge \$.75 for each withdrawal from any non Bloomfield State Bank ATM. We charge \$1.00 for each deposit at any non Bloomfield State Bank ATM. Charges are subject to change.
7. **YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFER OR NOTICE OF TRANSACTIONS.** You will have the option to receive a receipt at the Bank's ATMs and other ATMs each time you complete a transaction. Point-of-Sale or other electronic terminals that accept your Card will issue a receipt unless the transaction is \$15.00 or less, then you may or may not receive a receipt. The receipt will indicate the location of the ATM or Point-of-Sale terminal (by code in some cases), the transaction date and type, the amount, and your Card account number (truncated in some cases). You will receive an account statement each month for your account(s) which are accessible by electronic funds transactions. If you have arranged to have direct deposit(s) made to your account at least once every 60 days from the same person, company or governmental agency, you can call or write to the Bank to determine whether the deposit has been made. Refer to Section 4 of this Agreement/Disclosure for the Bank's telephone number and/or address.
8. **THE BANK'S LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS.** If the Bank does not complete a transaction to or from your account according to the Bank's Agreement with you, the Bank will be liable for losses or damages. However, there are some exceptions. The Bank will not be liable, for instance:
- A. Through no fault of the Bank, you do not have enough available funds in your account to make the transaction.
 - B. The ATM where you are conducting the transaction does not have enough cash.
 - C. The ATM was not working properly and you knew about the breakdown when you started the transaction.
 - D. Circumstances beyond the Bank's control (such as fire or flood) prevent the transaction, despite reasonable precautions that the Bank has taken.
 - E. If the transfer would go over the credit limit on your overdraft credit line.
 - F. In the case of preauthorized credits, the data from the third party is not received, is incomplete or erroneous, or if the recipient is deceased.
 - G. If the funds are subject to legal process or other encumbrances restricting such transfers.
 - H. There may be other exceptions in our agreement with you.

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9. **STOP PAYMENT FOR PREAUTHORIZED TRANSFERS.** If you have arranged with the Bank, in advance to make regular periodic payments out of your account, you can stop any of those payments by following these procedures:
- A. Call or write the Bank at the telephone number or address set forth in Section 4 of this Agreement/Disclosure in time for it to be received by the Bank three (3) or more business days before the payment is scheduled to be made. You must provide correct account numbers and amount of the payment or transfer.
 - B. If you call, the Bank may require you to put your request in writing so that it reaches the Bank within 14 days after your call.
 - C. Liability for failure to Stop Payment of Preauthorized Transfer: If you order us to stop one of these payments three (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.
10. **DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES.** The Bank will not disclose information about your account(s) or the transactions you make, except:
- A. As necessary to complete transactions.
 - B. To verify the existence and condition of your account at the Bank upon request of a third party such as a Credit Bureau or merchant.
 - C. To comply with a government agency or court orders.
 - D. If you give the Bank your written permission.
 - E. In connection with any authorization messages transmitted in Point-of-Sale transactions.
11. **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS.** Telephone or write us at the telephone number and/or address in Section 4 of this Agreement/Disclosure as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transaction listed on your account statement or receipt. The Bank must hear from you no later than 60 days after we sent you 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 you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
 - C. Tell us the dollar amount and date 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.
 - D. We will investigate the matter and tell you the results of our investigation within 10 business days (20 days for non Bloomfield State Bank initiated transfers) 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 for non Bloomfield State Bank initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 days for non Bloomfield State Bank initiated transfers) for the amount which you believe is an error, so that you will have the use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing within 10 business days, we may not credit your account during our investigation. If we determine that there was no error, we will send you a written explanation within 3 business days after we complete our investigation.

AMENDMENT. We may change or amend any of the terms and conditions of this Agreement at any time upon at least 21 days written notice to you prior to the effective date of any change or amendment. If you do not agree to abide by a change or amendment, you must notify us of that fact prior to the effective date of the change or amendment. You must also surrender your Card and cancel this Agreement.