

BLOOMFIELD STATE BANK
TELEPHONE TRANSFER AUTHORIZATION FORM

Account Owner Information:

Name		Co-owner (if joint account)	
Address			
City, State, Zip Code			
Day Phone	Night Phone	Day Phone	Night Phone
eMail		eMail	

Instructions:

Please list all accounts that you wish to have transfer and inquiry capabilities through Bloomfield State Bank's (BSB) Telephone Service (TS). List only one account number per line; attach additional sheet if necessary and initial each page.

App	Account Number	Inquiry	Transfer

App	Account Number	Inquiry	Transfer

Authorization Agreement:

I authorize Bloomfield State Bank to provide telephone access to my accounts listed herein through Bloomfield State Bank's Telephone Transfer Service until revoked by me in writing and received by Bloomfield State Bank, P.O. Box 407, Bloomfield IN 47424.

I will not hold Bloomfield State Bank responsible or liable for failure or refusal to honor my requests through Bloomfield State Bank's Telephone Transfer Service or for damages caused by an unauthorized person who may have had access to my personal identification number (PIN), consistent with the rules and regulations governing this agreement as set forth on the reverse side of this authorization form, my account agreement(s) or by Federal and Indiana State laws.

I understand for this reason that Bloomfield State Bank strongly recommends that I change my PIN to a personalized code.

Agreement of the above allows Bloomfield State Bank to combine statement cycles of the transfer accounts.

By execution of this agreement, I(we) acknowledge receipt of the rules and regulations governing BSB's Telephone Transfer Service and agree to be bound by the terms and conditions thereof.

Signature (Account holder)	Date	Signature (Co-owner if joint account)	Date
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Please record and keep your Personal Identification Code (PIN) confidential



EVE - 24 Hour Touch Tone Teller
812-384-2258 or 800-280-9132



BSB Telephone Rules and Regulations You cannot use your Bloomfield State Bank Telephone Transfer Service, herein after "BSB TS" or Personal Identification Number, herein after "PIN" to transfer money in and out of your accounts or for account inquiry until we have validated this agreement.

Authorized Use You are responsible for any transactions you make with your BSB TS and PIN. You are responsible for any transaction made by someone else you have given your personal security code to use.

Liability Disclosure Tell us AT ONCE if you believe your BSB TS PIN has been lost or stolen or if you believe there have been unauthorized transfers to or from your account. 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 you believe your BSB TS PIN has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your BSB TS PIN without your permission.

If any other unauthorized transfers were made from your account and you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time. You can lose no more than \$500 from unauthorized transfers occurring within 60 days after the periodic statement was mailed to you. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Address and Telephone Number If you believe your BSB TS PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write to:

Bloomfield State Bank
P.O. Box 407
Bloomfield, IN 47424
(800) 319-6110

*We may require written notice.

If you furnish another person with your BSB TS PIN, you will be deemed to have authorized all requests and transactions which may take place until you give actual notice to Bloomfield State Bank that further transactions are unauthorized.

Business Day Disclosure Our business days are Monday through Friday. The following holidays along with Federal Reserve Holidays are not included as business days: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Account Access You may use your code to transfer funds between your checking, savings or other accounts whenever you request. Requests can only be completed through BSB TS using your PIN and then only to those accounts you have preauthorized for access through this service by you. Any transaction which consists of a withdrawal transfer or inquiry from an authorized account, will be considered to be an order and authorization to Bloomfield State Bank to pay/complete the request from your account. A transaction will not be completed if it would create an overdraft in your account.

Disclosure of Charges Please see the Bloomfield State Bank's fee schedule for charges that may apply. Any accounts which may be accessed by your BSB TS PIN will be subject to the current service charges which are provided for in the separate agreement or regulations governing those accounts.

Periodic Statements You will receive a monthly statement with activity, or at least a quarterly statement if there are no transfers in a particular month.

Bloomfield State Bank's 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 may be liable for losses or damages sustained by you as a result of our failure to comply with your request. We will not be liable:

- if, through no fault of ours, your account does not contain enough money to make the transfer.
- if the money in your account is subject to legal process of other encumbrances restricting the transfer.
- if the transfer would go over the credit limit on your overdraft protection plan, if any.
- if the terminal or transfer system was not working properly and you knew about the breakdown at the time of transfer.
- if circumstance beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
- as otherwise indicated in this Agreement or in the specific account rules.

Account Information Disclosure We will disclose information to third parties about your account or the transfers you make: (a) where it is necessary for completing or tracing transfers or resolving errors or claims; (b) in order to comply with court orders or other legal process; or (c) to comply with subpoenas, summonses, search warrants or requests from government agencies; or (d) to other companies affiliated with us; or (e) to others with your consent; or (f) whenever required by law.

Amendment We may amend this agreement upon giving you such notice as may be required by law, effective upon the date indicated in the notice.

Protection of your BSB TS PIN Your PIN is provided solely for your personal use and protection. You agree to: 1. follow the current rules and regulations governing use of BSB TS; 2. safely keep your PIN number and not permit anyone else to use it; 3. not record or make the PIN available to anyone else; 4. You immediately report to Bloomfield State Bank the loss, theft, or known or suspected unauthorized use or disclosure of your PIN. Bloomfield State Bank may terminate your privilege of using BSB TS or may, subject to the provisions of these rules, withhold approval of any transaction at any time.

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (800) 319-6110 or write to us at Bloomfield State Bank, P.O. Box 407., Bloomfield, IN 47424 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 to us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 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 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 2 business days for the amount you think is an error, so that you will have 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.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

