

Electronic Fund Transfers – ATM Card

The Electronic Funds Transfers we are capable of handling are indicated below, some of which may not apply to your account. Please read this disclosure because it tells your rights and obligations.

Types And Limitations Of Transfers

Terminal transfers, you may use our terminals to make:

- Cash withdrawals from checking account(s).
- Cash withdrawals from savings account(s).
- Deposits to checking account(s).
- Deposits to savings account(s).
- Transfers of funds between checking/savings account(s).

Some of the services may not be available at all terminals

Prearranged transfers, you have arranged for us to:

- Accept certain direct deposits to your checking account.
- Accept certain direct deposits to your savings account.
- Pay certain recurring bills from your checking account.
- Pay certain recurring bills from your savings account.

Limitations on frequency of electronic fund transfers:

- You may make only 10 transactions each day using terminals.
- Transfers from a money market deposit account or a savings account or to third parties by pre-authorized, systematic, or telephone transfer are limited to six per month or statement cycle with no more than three by check, debit card or similar order to third parties.
- For security reasons, there are other limits on the number of transfers you may make through our terminals.

Dollar limit (if any) on each terminal transfer.

- The limit for terminal online \$200.00.
- The limit for terminal offline \$200.00.

Charges for Electronic Fund Transfers

A fee of \$1.00 will be charged for using an ATM other than a Bank of Indiana ATM.

Right to Documentation

Terminal Transfers

You can get a receipt at the time you make any transfer to or from your account using one of our terminals.

Direct Deposits

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 (877) 320-5107 to find out whether or not the deposit has been made.

In addition:

- You will get a monthly account statement from us on your checking accounts.
- You will get a quarterly statement from us on your savings accounts.
- You will get a monthly statement from us on your savings accounts if electronic transactions are made.

Stop Payment Procedures and Notice of Varying Amounts

Right to Stop Payment and Procedure for Doing So

On any regular payments made out of your accounts, you may stop payment. Here is how to proceed:

Call us at 877-320-5107 or visit any BOI Banking Center. We must receive your request 3 banking business days or more before the payment is due to be made. If you call, we will require you to put your request in writing and get it to us within 14 days after your call.

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.)

Liability for Failure to Stop Payment of Pre-authorized 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 Obligations

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:

- If, through 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.

Disclosure to Third Parties

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

- where it is necessary for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders; or
- if you give us your written permission.

Unauthorized Transfers

Contact us IMMEDIATELY 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 the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose not more than \$50 if someone used your card 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 we can prove we could have stopped someone from using your card without your permission if you had told us, you could 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 day 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 periods.

If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact us immediately.

Error Resolution

In case of errors or questions about your electronic transfers, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, contact us 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 contacting us regarding an error, please have the following information ready:

- Your name and account number
- The error or the transfer you are unsure about, and, as clearly as you can, why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days for point of sale or foreign-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 point of sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (20 business days for point of sale or foreign-initiated transfers) 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 re-credit 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.