

- Get deposit history about your deposit accounts.
- Get transaction history about your deposit accounts.

REGULATION E DISCLOSURE

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Agreement and disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words “you” and “your” mean those who sign as applicants or any authorized user(s). The words “we”, “us” and “our” mean the Financial Institution. The abbreviation “PIN” or word “code” mean a personal identification number.

Electronic Fund Transfers Initiated By Third Parties

You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice of a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** – You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** – You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion** – You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** – You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Advisory Against Illegal Use

You agree not to use your VISA debit cards for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Telephone Banking

You may access your account by telephone 24 hours a day at 1-888-CSB-3400 or 1-620-241-3733.

Types of Transactions:

You may access your account(s) by telephone using your account number(s), personal identification number (PIN) and a touch tone phone to perform the following functions:

- Transfer funds from checking or savings to checking or savings.
- Get balance information about your deposit accounts.
- Get withdrawal history about your deposit accounts.

Online Banking Service

You may access your accounts by computer at www.theocsbonline.com or www.hsbt.com by registering using your social security number, personal password, and your account numbers.

Types of Transactions:

You may access certain account(s) you maintain with us by computer using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds from checking, savings or line of credit to checking or savings.
- Make payments from checking or savings to loans with us.
- Stop payment requests
- Get balance information about all accounts.
- Get withdrawal history about all accounts.
- Get deposit history about all deposit accounts.
- Get transaction history about all accounts.

Bill Pay

You may access your accounts by computer at www.theocsbonline.com or www.hsbt.com and using your user name and password and account number(s).

Types of Transactions:

- Make payments from your checking account(s) to any third party. (Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)

Mobile Banking

You may access your accounts remotely with your Cell phone or other mobile access device and using your User identification name, Password and Text messaging commands (available separately) for setup only.

Types of Transactions:

- Transfer funds from checking, savings or line of credit to checking or savings.
- Make payments from checking or savings to line of credit.
- Get balance information about all accounts.
- Get withdrawal history about all accounts.
- Get deposit history about all deposit accounts.
- Get transaction history about all accounts.

Your mobile service provider’s standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Mobile Check Deposit

Customers can easily deposit checks with their iPhone and Android phones and tablets. To access this feature, you need to be an online banking customer, and download our app. All online banking laws, rules and regulations apply.

Fees and charges for Online Service:

For consumers there is no charge for banking online with us. For Businesses there is a \$5.00 monthly fee.

ATM Card Disclosures

Types of Transactions:

You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours. ATMs within the networks identified on your card and such other facilities as well may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. At present you may use your card to:

- Deposit funds to your checking or savings account.
- Withdraw cash from your checking or savings account.
- Transfer funds from checking or savings to checking or savings accounts.
- Get balance information on your checking or savings accounts.

Some of these services may not be available at all ATMs

Limitations on Frequency and Amount

You may withdraw up to a maximum of \$200.00 (if there are sufficient funds in your account) per day.

For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.

Fees and Charges for ATM Transactions:

- There is no charge for ATM withdrawals at machines owned by us.
- There is not charge for ATM deposits at machines owned by us.
- An excess withdrawal fee may be charged for withdrawals from savings accounts.
- There is a Replacement Card Fee of \$5.00 per card.

ATM Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

VISA® Debit Card

A VISA check card can be used to access your checking or savings account from an Automated Teller Machine (ATM) and purchase goods and services.

Types of Transactions:

You may access your account(s) by ATM using your VISA debit cards and your personal identification number (PIN) (as applicable) to:

- Deposit funds to checking or savings.
- Withdraw cash from checking or savings.
- Transfer funds from checking or savings to checking or savings.
- Get balance information about checking or savings.

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

Point-of-Sale Transactions:

You may access your checking account(s) using your VISA debit card to do transactions that participating merchants will accept, including:

- Purchase goods in person, by phone, or online.
- Pay for services in person, by phone, or online.
- Get cash from a participating merchant or financial institution.

Limitations on Frequency and Amount:

- You may withdraw up to a maximum of \$200.00 (if there are sufficient funds in your account) per day.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- If you have a VISA debit card, you may purchase up to a maximum of \$1,000.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- There is no charge for ATM withdrawals at the present time.
- There is a Replacement Card Fee of \$5.00 per card.
- An excess withdrawal fee may be charged for withdrawals from savings and money market accounts.

ATM Fees

- When you use an ATM not owned by us, you may be charged a fee by the ATM operator (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Currency Conversion and International Transactions

When you use your VISA® debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

Health Savings Account (HSA) VISA® Debit Card

We permit you to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA – for example, getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Types of Transactions:

You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. Your Primary Account number and information may be obtained from the POS Request Form.

Limitations on Frequency and Amount:

You may purchase up to a maximum of \$2,000.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

We do not charge for any POS transactions

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 \$15.00 or less.

Preauthorized Credits:

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- The person or company making the deposit will tell you every time they send us the money.

- You can call us at (888) 345-6317 to find out whether or not the deposit has been made.

Periodic statements:

You will get a monthly account statement from us for your checking account(s). You will get a monthly account statement from us for your savings account(s), unless there are not transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Stop Payments:

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you 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 preauthorized transfer: If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Fees and Charges:

We will charge you \$27.00 for each stop payment order you give.

Financial Institution's 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 you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine 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 that we have taken.
6. There may be other exceptions stated in our agreement with you.

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.

Unauthorized Transfers

(a) Consumer liability:

- 1) 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 your possible losses down. You could lose all of 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 \$50.00 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/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 a hospital stay) kept you from telling us, we will extend the time period.

- 2) Additional Limit on Liability for VISA® Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA.

(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 disclosure. You should also call the number or write to the address listed in this disclosure 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 us at:

(620) 345-6317 or (620) 241-3733, or write us at:

**The Citizens state Bank
201 S Christian Ave
Moundridge, KS 67107**

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 sixty (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 ten (10) business days.

We will determine whether an error occurred within ten (10) business days (5 business days for point-of-sale transactions processed by VISA and 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 forty five (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 ten (10) business days (5 business days if the transfer involved a point-of-sale transaction and 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 ten (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 the account is opened.

We will tell you the results within three (3) 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.

If you have inquiries regarding your account, please contact us at:

(620) 345-6317 or (620) 241-3733

**The Citizens state Bank
201 S Christian Ave
Moundridge, KS 67107**

**Business Days: Monday, Tuesday, Wednesday, Thursday, Friday and Saturday. Holidays are not included.
In-store location may be open additional holidays.**

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. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statement you receive.
4. Don't lend you ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a 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 card 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. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another 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. You might consider using another ATM or coming back later.
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 other secure surrounding.
13. At a 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. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.