



Member FDIC  
NMLS# 462552

## Your Conversion Guide

# Welcome to **THE SAVINGS BANK**



**The Savings Bank®**  
*SmartBanking™ for a better future*

# WELCOME

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## Hello, and welcome to The Savings Bank!

**The Savings Bank** opened its doors in Circleville, Ohio in 1912, and we're still headquartered there today. We value the communities we serve, and take pride in reinvesting in those communities, whether through the banking services we offer or the sponsorship and support of important local causes. After all, your community is our community! In welcoming the employees and customers of Standing Stone Bank to our family, we want only to build upon the amazing foundation your institution has already laid.

Our slogan is SmartBanking for a Better Future, and we believe in delivering on the SmartBanking Promise in everything we do.

### We listen.

The Savings Bank wouldn't be where it is today if we didn't listen to the needs of our customers and employees. From tech solutions fit for a modern lifestyle to hands-on services, we cover all the bases and always go the extra mile.

### We learn.

Banking is constantly changing, and the needs of customers are changing, too. We at The Savings Bank take care to stay informed and up-to-date on the latest trends and industry news. We recently renovated our website, incorporated new tech solutions, and simplified our account line to better meet the needs of customers.

### We give.

We have built our reputation on passionate community involvement and reinvestment. From parks to fairgrounds to school facilities, The Savings Bank has given significant contributions to countless community projects. We know that Standing Stone has always shown that same passion for local initiatives, and we can't wait to see what we can all do together!

### We lead.

The Savings Bank always puts its best foot forward! Our employees and officers serve on countless local boards and committees, providing skill, knowledge and the occasional elbow grease to crucial community projects.

**The Savings Bank** has always been a community bank, and we intend to stay that way! We have always considered the City of Lancaster a wonderful neighbor, and we're so thrilled to be able to be a greater part of this vibrant community, one we promise to serve and celebrate with the same vigor we've always shown.

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# IMPORTANT DATES

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At the time you receive this packet, there will have been few changes to the account types and services available at your bank. **However, on January 24, 2022, our product offerings will shift from those offered at Standing Stone to those offered at The Savings Bank.**



## EARLY JANUARY 2022

*Please take the time to save any online banking documents such as account history, eStatements, or check images that you may need access to in the future.*

You **will not** have access to past online banking documents dating before January 24, 2022 once conversion has completed.



## JANUARY 20, 2022

At 12:00 PM EST, you will no longer have access to your Standing Stone Bill Pay account.

Any payments you have already initiated will go through.



## JANUARY 21, 2022

At 4:00 PM EST, your online banking and mobile banking accounts will go into Inquiry Mode; you will be able to view balances, but you will not be able to initiate transactions or other activity.

At end of day, we'll begin our conversion. For this weekend, your Standing Stone debit card will still work, though you may have limited access.

**Please have other payment options available to you from January 21 to January 24.**



## JANUARY 24, 2022

Conversion is complete! Activate your new debit card and begin using it. You can also access your accounts online via our website at [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank). Learn more about this process on page 10.

# IMPORTANT INFORMATION

## ATMs

The ATMs available at the Wheeling and Ety branches will continue to be available to you. For other ATM locations following conversion, see page 9.



## ATM Cards

Savings account holders who wish to receive an ATM card may contact their branch following conversion on January 24, 2022.

## Automatic Transfer / Sweep

Those who utilize automatic transfers through ATS will continue to have access to this service following conversion.

## Cash Reserve / Overdraft Privilege

Cash Reserve will no longer be available going forward, but those who have the account already will continue to be able to utilize it. Those who qualify for Overdraft Privilege with The Savings Bank will have limits of \$800 for personal checking accounts and \$1,500 for business checking accounts following conversion. See **Overdraft Privilege Service Policy** in the Personal and Business Deposit Account Disclosures at the back of this packet for more information.

## Certificates of Deposit

There will be no changes to your account number, interest rate, maturity rate, or any other terms of your CD at the time of conversion, January 24, 2022. You will be contacted by The Savings Bank at time of maturity.



## Checks

Please continue to use the checks and deposit tickets you have. When you need to order more, please contact a customer service representative. If you order your checks through a third party, please inform them of a change in routing number when you are ready to reorder. The Savings Bank's routing number is 044103976.



## Credit Cards

Your card will transfer, and you'll use it until the expiration date. When your card renews, you'll receive a new credit card with no changes to terms. Please continue to send your payment to TCM Bank for consumer cards or United Bankers Bank for business cards as you have done previously.



## Debit Cards

New debit cards will be issued in early January, to be activated on January 24, 2022. For more information, please review page 9.



## Deposit Accounts

Your Standing Stone deposit account(s) will be converted to a comparable account with The Savings Bank, detailed on page 12. Please review our entire account offering on pages 14 to 17, and if you feel another account type would be best for you, please visit or give us a call following the January 24 conversion date.

## Direct Deposit

Unless you have been contacted regarding a duplicate account number, any direct deposits into your account will continue to be deposited without interruption. If you did receive communication regarding a duplicate account number and you have not yet done so, please stop by our Ety Road or Wheeling Street location to discuss with a new account representative.



## Home Equity Lines of Credit (HELOCs)

As of January 24, 2022, you will no longer have debit card access to your HELOC account. All other loan terms will transfer to The Savings Bank. If you would like to order checks for your HELOC, please contact your branch following conversion on January 24, 2022.

**MARK THE DATE:  
Conversion will be  
complete Monday,  
January 24, 2022.**

### *Individual Retirement Accounts (IRAs)*



There will be no changes to your account number, interest rate, maturity rate, or any other terms of your IRA at the time of conversion, January 24, 2022. You will be contacted by The Savings Bank at time of renewal.

### *Loans & Payments*



The terms of your loan with Standing Stone will transfer to The Savings Bank. Checks for loan payments can be made out to The Savings Bank. Automated loan payments you have scheduled to come out of your account will not need to be re-entered.

#### **For Standing Stone loans closed prior to November 12, 2021:**

Please continue to deliver/send payments where you always have. As of January 24, 2022, you will be able to make payments at any of our branches.

#### **For loans closed on or between November 13, 2021 and January 24, 2022:**

Payments can be sent to 118 N. Court Street, Circleville, OH 43113.

#### **For loans closed after January 24, 2022:**

Payments can be made at any of our branches or sent to 118 N. Court Street, Circleville, OH 43113.

### *Mobile Banking*

Following January 24, 2022, you will use the MyTSBMobile and the MyTSBMobile Business apps for mobile banking. See page 11 for more information.

MyTSBMobile



## Online Banking & Bill Pay

Beginning January 24, 2022, you will access your new online banking with The Savings Bank by visiting [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank). You will use the Access ID you've always used with Standing Stone and the last 4 of your Social Security number as your password. You will then be prompted to change your password and security questions. Your Access ID will convert to all lower-case letters. **If your Access ID is less than 6 characters, you will be asked to change it.** Most Bill Pay entries for personal online banking customers will transfer to The Savings Bank online banking. See page 11 for more information. If you are a business online banking/Bill Pay customer with Standing Stone, a customer service representative will be reaching out to you to discuss your online banking options. See page 11 for more information.



## Routing Number

The Savings Bank is acquiring the routing number for Standing Stone, and so it will still work following conversion on January 24, 2022; however, the Standing Stone routing number should not be provided for new transaction setups after this date. The routing number for The Savings Bank is 044103976, and it should be used going forward.



## Safe Deposit Box

The pricing of your safe deposit box will not change at conversion.

## Statements / eStatements

Standing Stone customers with statement cutoff dates before the 21st of the month will receive three statements in January 2022: your normally scheduled statement; an interim Standing Stone statement with transactions from the end of your regular statement through January 21; and, finally, a short statement from The Savings Bank for transactions from January 22, 2022 to January 31, 2022. Going forward all statements will cut at the end of the month.

Following conversion on January 24, paper statements will incur a \$2 per month fee.

eStatements are provided free of charge on all accounts. If you are already enrolled in eStatements, your enrollment will transfer to The Savings Bank, and you will not have to enroll again.

eStatements with The Savings Bank are accessed through online banking rather than being delivered as a file to your email. You will receive an email each statement cycle alerting you when your eStatement is ready to be accessed.

## Telephone Banking

Beginning January 24, 2022, please use the following number to access our SmartBanking INFO-Line for your telephone banking: 1-866-780-4636.

## Transfers

You will be able to continue making transfers from your Standing Stone account to your accounts at other institutions until January 24, 2022.

The Savings Bank is implementing this service now; there may be some interruption in this service at the point of conversion, but the service will return shortly thereafter.



## Website

Following conversion you will access our website and your online banking by visiting [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank). The Standing Stone website at [StandingStoneBank.com](http://StandingStoneBank.com) will no longer work. Please update your bookmarks accordingly.

## Wire Transfers

The cut-off time for both domestic and international wires will be 4:00 PM EST. See the **Fee Schedule** in the Personal and Business Deposit Account Disclosures at the back of this packet for more information.

# CONTACT US

We welcome your questions, and we're glad you are now a Savings Bank customer. For more information, please contact us.

**Toll Free** 1-800-582-2265

**INFO-Line** 1-866-780-4636

**Website** [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank)

**Lancaster Call Center** 740-653-5115



## Lancaster Locations

### WHEELING STREET

137 W. Wheeling Street

Lancaster, OH 43130

Phone 740-653-5115

### ETY ROAD

1355 Ety Road

Lancaster, OH 43130

Phone 740-654-5115

## Circleville Locations

### BANKING & OPERATIONS CENTER

201 N. Court Street

Circleville, OH 43113

Toll Free 1-800-582-2265

### LENDING CENTER

118 N. Court Street

Circleville, OH 43113

Toll Free 1-800-582-2265

Phone 740-474-3191

## Other Locations

### *Ashville Banking & Lending Center*

501 Long Street

Ashville, OH 43103

Phone 740-983-2351

### *Williamsport Banking Center*

200 S. Water Street

Williamsport, OH 43164

Phone 740-986-2515

### *London Banking & Lending Center*

1104 Eagleton Plaza

London, OH 43140

Phone 740-956-1273

### *Helpbringer Mortgage Service Company*

57 E. Wilson Bridge Road, Suite 100

Worthington, OH 43085

Phone 614-431-2227



# DEBIT CARDS

## VISA Debit Cards with The Savings Bank

### ATTENTION

If you have a personal or business debit card with Standing Stone Bank, you will receive your new debit card with The Savings Bank prior to our conversion on January 24, 2022. This new TSB card will replace your Standing Stone Bank card. You will be able to activate your new card and will be prompted to set up your PIN on January 24, 2022.

### IMPORTANT

During our conversion weekend of January 22-24, your Standing Stone card will still be active, but you may have limited use. Please remember to have an alternate form of payment available to you during this time period, from close of business on Friday, January 21 until Monday, January 24. On January 24, your Standing Stone debit card will no longer work; at that point, please safely destroy and dispose of it.

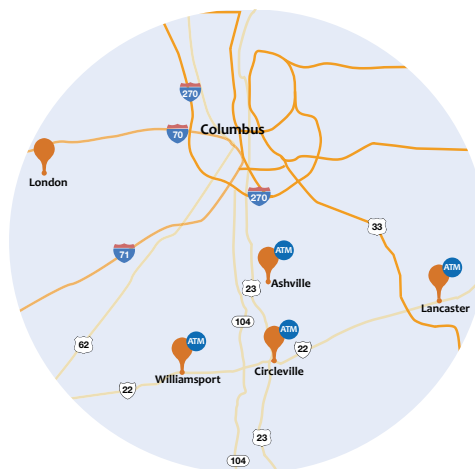
### AUTOMATIC PAYMENTS

**Your TSB debit card will have a new card number.** If you've set up any automatic payments using your debit card number, please contact each vendor in order to update your payment information.

Have  
Questions?  
Contact us at  
740-653-5115

**The Savings Bank is part of the MoneyPass network of ATMs!**

**Visit [MoneyPass.com](https://www.MoneyPass.com) to find ATMs near you.**



### ATM LOCATIONS

#### Circleville

201 N. Court Street

#### Ashville

501 Long Street

#### Williamsport

200 S. Water Street

#### Lancaster (as of January 24)

137 W. Wheeling Street  
1355 Ety Road

# ONLINE BANKING & BILL PAY

## Personal Online Banking

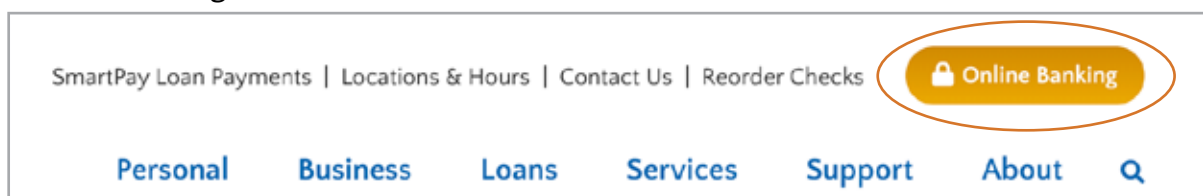
**At approximately 4:00 PM EST on January 21, 2022, your Standing Stone online banking profile will go into Inquiry Mode. This means you will be able to see your balance but not initiate any transfers or other activity.**

Beginning January 24, 2022, you will access your online banking profile by visiting [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank).

**You will NOT have access to your past statements and check images following January 24. PLEASE PRINT ANY DOCUMENTS VIA YOUR STANDING STONE ACCOUNT PRIOR TO JANUARY 21.**

## How to Log In

In order to log in with The Savings Bank for the first time on January 24, just click on the Online Banking button (circled below) in the top right corner of our website, [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank).



Once you click this button, you will be prompted to enter your online banking credentials. Follow the steps below to continue:

1. Enter the same Access ID you used with Standing Stone. Your access ID will convert to all lower-case letters.
2. Enter the last four digits of your Social Security Number as your temporary password – you'll change it to one of your choosing in a moment.
3. You'll be prompted to set up security questions and change your password now. Upon logging in, you should see all your personal banking accounts waiting for you! If there are any accounts missing from your online banking profile, please give us a call at 740-653-5115.

## Important Online Banking Information

- Online banking alerts will have to be re-established. You can add these by clicking ALERTS in the top right menu before clicking the Alert Options tab to create new alerts.
- If you have eStatements, you will continue to receive eStatements as you had with Standing Stone Bank and will not have to re-enroll.
- There may be a short delay in displaying recent account history (January 2021 - December 2021). Please allow 48-72 hours after conversion (January 24) for this information to populate. If you need account information at this time, please give us a call at 740-653-5115.

## Personal Bill Pay

Most Bill Pay entries for personal online banking customers will transfer to The Savings Bank Online Banking and Bill Pay. There are a few which will **not** transfer. These include, but are not limited to:

- Payees that do not have a complete and valid US mailing address
- Money Transfers

In addition, **Payment History will not be converted.**

You will no longer be able to enroll in Bill Pay on the Standing Stone platform beginning January 14, 2022.

Access to Bill Pay with Standing Stone Bank will cut off at 12:00 PM EST, Thursday January 20, 2022.

**Note that during this time, any bills already entered and scheduled for that time will be paid.** You will be able to begin entering new bill payment entries via your account with The Savings Bank on January 24, 2022.

## Business Online Banking

The Savings Bank uses soft token technology to make sure your business online account is secure.

**We will reach out to all business online banking users in December to help you set up your online banking with The Savings Bank.**

# SETTING UP MOBILE DEVICES

## Personal Mobile Devices

**Your mobile banking with Standing Stone will enter into Inquiry Mode at approximately 4:00 PM EST on January 21, 2022; this means you will have access to your balance but will not be able to initiate transfers or other activity.**

On January 24, 2022, you will use the MyTSBMobile app to access your accounts. You will no longer use your Standing Stone mobile app for mobile banking; please delete the app from your device.

You can access MyTSBMobile after logging in to your new online banking profile with The Savings Bank. To download MyTSBMobile, follow these steps:

1. Visit your favorite app store and search for MyTSBMobile.
2. Download the app to your device.
3. Open the app.
4. Enter your online banking access ID and password.

From there, you can deposit checks, check your account balances, initiate transfers, and more!

Note: There is a \$2,500 limit for mobile deposits. See “Your Ability To Withdraw Funds” for funds availability information.



MyTSBMobile



# PRODUCT CONVERSION GUIDE

See pages 14-17 and the Personal and Business Deposit Account Disclosures at the back of this packet to review the features of your new account, as well as the features of our other checking accounts! If you feel another account might be a better fit for you, give us a call after January 24, 2022 at 740-653-5115 or stop by any of our offices to discuss with a new accounts representative.

If your account with Standing Stone Bank is....	Your account as of January 24, 2022 will be...
Simply Free Checking, Premier Checking, Personal Interest Checking, Silver Plus Personal NOW	<b>Premier Checking</b>
Personal Checking, Golden Checking, Personal Basic Checking	<b>Smart Essentials Checking</b>
Personal Money Market	<b>SmartMarket MMA</b>
Business Money Market	<b>SmartMarket MMA – Business</b>
Business Checking, Commercial Checking, Stone Business	<b>Business Essentials Checking</b>
Business Interest Checking, Commercial Checking Plus	<b>Premier Business Checking</b>
Business Sweep, Repo Sweep	<b>Business Sweep</b>
Health Savings Account	<b>Health Savings Account</b>
Simply Saver, Stone Saver, Stone Savings, Premier Saver	<b>Savings</b>
ICS Sweep DDA	<b>ICS Sweep DDA</b>
ICS Sweep Money Market	<b>ICS Sweep Money Market</b>
IOTA, IOLTA	<b>IOLTA</b>
Christmas Club	<b>DISCONTINUED</b>



**Happy to Be  
Part of Your  
Community**



# PERSONAL CHECKING ACCOUNTS

## Smart Essentials Checking

A simple, no fuss checking account created for your busy life.

### Features

- Free Visa® debit card
- Access online mobile banking with mobile deposit
- Access CardValet, our debit card management app
- Receive free eStatements
- Access telephone banking
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$50

### Monthly Fee

- \$2 monthly service charge will be imposed if the average daily balance falls below \$5,000

## SmartDebit Checking

A paper-free account perfect for setting up direct deposit and banking on-the-go with our tech solutions.

### Features

- Free Visa® debit card
- Access online banking and mobile banking with mobile deposit
- Access CardValet, our debit card management app
- Receive free eStatements
- Access telephone banking
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$50
- No paper checks or paper statements available with this account

### Monthly Fee

- None

## SmartStudent Checking

Learn good financial habits with this account designed for students age 16+.

### Features

- Free Visa® debit card
- Access online banking and mobile banking with mobile deposit
- Access CardValet, our debit card management app
- Receive free eStatements
- Access telephone banking

### Requirements

- Minimum opening deposit of \$50
- Student must provide proof of high school or college enrollment
- Parent or guardian also must be on the account if the student is under 18.

### Monthly Fee

- None

## Senior Smart Checking

An account designed for our customers age 65+

### Features

- Free Visa® debit card
- Access online banking and mobile banking with mobile deposit
- Access CardValet, our debit card management app
- Receive free eStatements
- Access telephone banking
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$50

### Monthly Fee

- None

## Service Checking

An account designed for our active-duty service people, first responders, and veterans

### Features

- Free Visa® debit card
- Access online banking and mobile banking with mobile deposit
- Access CardValet, our debit card management app
- Receive free eStatements
- Access telephone banking
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$50
- Account holder must provide proof of military/veteran/first responder status

### Monthly Fee

- None

## Premier Checking

Make your money work for you in this interest-bearing checking account.

### Features

- Tiered Interest, rewarding larger balances with higher rates
- Free Visa® debit card
- Access online banking and mobile banking with mobile deposit
- Access CardValet, our debit card management app
- Receive free eStatements
- Access telephone banking
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$5,000

### Monthly Fee

- \$5 monthly service charge will be imposed if the average daily balance falls below \$5,000

- Paper statements available for \$2 fee
- See the Fee Schedule in the Personal and Business Deposit Account Disclosures at the back of this packet for more information.
- Please call 1-800-582-2265 for current rates.



For full features, view table on pages 19-21.

# BUSINESS CHECKING ACCOUNTS

## Business Essentials Checking

A straight-forward account that makes handling your business's finances a breeze.

### Features

- Free Visa® business debit card
- Free online banking and mobile banking with mobile deposit
- Free eStatements
- Free telephone banking
- SmartBusiness Suite services available a la carte
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$100

### Monthly Fee

- \$3 monthly service charge

## Premier Business Checking

Make your money work for you in this interest-bearing business checking account.

### Features

- Tiered Interest, rewarding larger balances with higher rates
- Free Visa® business debit card
- Access online banking and mobile banking with mobile deposit
- Receive free eStatements
- Access telephone banking
- SmartBusiness Suite services available a la carte
- Overdraft Privilege available to qualifying accounts

### Requirements

- Minimum opening deposit of \$5,000

### Monthly Fee

- \$5 monthly service charge will be imposed if the average daily balance falls below \$5,000

## SmartBusiness Deluxe Checking

An account built in conjunction with our SmartBusiness Suite of services.

### Features

- Access to the following services featured in the SmartBusiness Suite at no additional charge:
  - Remote deposit capture
  - Positive pay
  - Business online banking
  - ACH manager
  - MyTSBMobile for business with mobile deposit
- Free Visa® business debit card
- 50% off domestic and international wires (incoming and outgoing)
- eStatements or paper statements available free of charge
- \$30 off first order of checks when ordered the day of account opening

### Requirements

- Minimum opening deposit of \$10,000

### Monthly Fee

- \$140 monthly service charge

## Community Checking

An account with no monthly service charge, designed for 501c3 organizations.

### Features

- Free Visa® business debit card
- Free online banking and mobile banking with mobile deposit
- Free eStatements
- Free telephone banking
- Overdraft Privilege to qualifying accounts
- SmartBusiness Suite services available a la carte

### Requirements

- Minimum opening deposit of \$100
- Proof of 501c3 filing must be provided

### Monthly Fee

- None



# SAVINGS ACCOUNTS

## Personal + Business

### Statement Savings

A basic savings account to help you reach your goals.

#### Features

- Competitive interest on entire balance
- Free ATM card
- Free online banking and mobile banking with mobile deposit
- Free eStatements
- Free telephone banking

#### Requirements

- \$100 minimum deposit to open
- 6 free transactions per month by pre-authorized automatic, telephone, checks, drafts, debit cards, or other similar order; \$3 per transaction in excess thereafter

#### Monthly Fee

- None

### SmartMarket MMA

A savings solution that offers competitive interest at tiered rates.

#### Features

- Tiered interest rewarding higher balances
- Free online banking and mobile banking with mobile deposit
- Free eStatements
- Free telephone banking

#### Requirements

- \$2,500 minimum deposit to open
- 6 free transactions per month by pre-authorized automatic, telephone, checks, drafts, debit cards, or other similar order; \$20 per transaction in excess thereafter

#### Monthly Fee

- \$5 monthly service charge will be imposed if the average daily balance falls below \$2,500
- Tiered interest rewarding higher balances

### Legacy MMA

An interest-bearing account for those who keep a higher balance.

#### Features

- Tiered interest rewarding higher balances
- Free online banking and mobile banking with mobile deposit
- Free eStatements
- Free telephone banking

#### Requirements

- \$50,000 minimum deposit to open
- 6 free transactions per month by pre-authorized automatic, telephone, checks, drafts, debit cards, or other similar order; \$20 per transaction in excess thereafter

#### Monthly Fee

- \$10 monthly service charge will be imposed if the average daily balance falls below \$2,500

### Health Savings Account

An account to help you save for medical expenses.

#### Features

- Competitive interest on entire balance
- Free debit card
- Unused funds remain in account year after year
- Free online banking and mobile banking
- Free eStatements

#### Requirements

- \$100 minimum deposit to open

#### Monthly Fee

- \$5 monthly service charge

For full features, view table on pages 19-21.

# SMARTBANKING TECH

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The Savings Bank offers a variety of SmartBanking Tech solutions to make managing your finances a breeze.

## PERSONAL

- **Online Banking + Bill Pay**
- **MyTSBMobile** – Our mobile banking app complete with mobile deposit
- **CardValet** – Our debit card management app that allows you to control your debit card, prevent fraud, and manage your spending
- **SmartPay** – Our platform that allows you to easily automate your loan payments
- **Online Loan Applications** – Use these easy applications on our website to apply for mortgages, auto loans, personal loans and more

## BUSINESS

Designed for banking straight from the office or wherever else your business takes you, our SmartBusiness Banking Suite offers safe, convenient and powerful tools.

- **Business Online Banking + Bill Pay**
- **MyTSBMobile for Business**
  - Our business mobile banking app complete with mobile deposit
- **ACH Manager** \$25 monthly service fee / 10¢ per ACH file fee
- + **Wire Manager** \$25 domestic, \$50 international incoming or outgoing wires
  - Make and receive vendor payments 24/7 electronically
- **Positive Pay** \$75 monthly service fee
  - Protect your business from check fraud with this easy-to-use program
- **Remote Deposit Capture**
  - \$40 monthly equipment lease fee / \$10 monthly service fee
  - 10¢ per RDC deposit / 10¢ per RDC deposited item
  - Other fees may apply for contract termination and multiple scanners
  - Skip trips to the bank and make larger-volume check deposits from the comfort of your office
- **Merchant Card Services**
  - Accept customer payments with a variety of options



# FULL ACCOUNT LISTING MATRIX

## Personal Checking Accounts

	Smart Essentials Checking	SmartDebit Checking	SmartStudent Checking
Minimum to Open	\$50	\$50	\$50
Monthly Service Charge	\$2	\$0	\$0
Minimum ADB <sup>1</sup> to avoid fees	\$5,000	n/a	n/a
Earn interest	No	No	No
Restrictions	None	None	Must be age 16+ and show proof of school enrollment
Online Banking	Yes	Yes	Yes
e-Statement	Yes	Yes	Yes
Paper Statements	\$2	Unavailable	\$2
Bill Pay	Yes	Yes	Yes
MyTSBMobile Banking <sup>2</sup>	Yes	Yes	Yes
Mobile Deposit <sup>2</sup>	Yes	Yes	Yes
Download Transactions w/ Quicken & MS Money	Yes	Yes	Yes
Free Checks	No	No checks ordered	No
Debit Card	Yes	Yes	Yes
Unlimited check-writing	Yes	No checks ordered	Yes
CardValet Debit Card Management App	Yes	Yes	Yes
Overdraft Privilege Available (Pending Approval)	Yes (Age 18+)	Yes (Age 18+)	Yes (Age 18+)

	Senior Smart Checking	Service Checking	Premier
Minimum to Open	\$50	\$50	\$5,000
Monthly Service Charge	\$0	\$0	\$5
Minimum ADB <sup>1</sup> to avoid fees	n/a	n/a	\$5,000
Earn interest	No	No	Yes (See attached rate sheet)
Restrictions	For customers age 65+	Active-Duty Service People, veterans & first responders	None
Online Banking	Yes	Yes	Yes
e-Statement	Yes	Yes	Yes
Paper Statements	\$2	\$2	\$2
Bill Pay	Yes	Yes	Yes
MyTSBMobile Banking <sup>2</sup>	Yes	Yes	Yes
Mobile Deposit <sup>2</sup>	Yes	Yes	Yes
Download Transactions w/ Quicken & MS Money	Yes	Yes	Yes
Free Checks	Yes <sup>3</sup>	Yes <sup>3</sup>	No
Debit Card	Yes	Yes	Yes
Unlimited check-writing	Yes	Yes	Yes
CardValet Debit Card Management App	Yes	Yes	Yes
Overdraft Privilege Available (Pending Approval)	Yes (Age 18+)	Yes (Age 18+)	Yes (Age 18+)

<sup>1</sup>Average Daily Balance

<sup>2</sup>Online Banking required

<sup>3</sup>Limited design available; one order of single checks per calendar year

# FULL ACCOUNT LISTING MATRIX CONTINUED

## Business Checking Accounts

	Business Essentials Checking	Premier Business Checking	SmartBusiness Deluxe	Community Checking
Minimum to Open	\$100	\$5,000	\$10,000	\$100
Monthly Service Charge	\$3	\$5	\$140	\$0
Minimum ADB <sup>1</sup> to avoid fees	n/a	\$5,000	n/a	n/a
Earn interest	No	Yes (see attached rate sheet)	No	No
Restrictions	No	No	No	501C3, No public funds
Online Banking	Yes	Yes	Yes	Yes
e-Statement	Yes	Yes	Yes	Yes
Paper Statements	\$2	\$2	Free	\$2
Bill Pay	Yes	Yes	Yes	Yes
MyTSBMobile Banking <sup>2</sup>	Yes	Yes	Yes	Yes
Mobile Deposit <sup>2</sup>	Yes	Yes	Yes	Yes
Smart Business Suite <sup>4</sup>	Individual services priced a la carte	Individual services priced a la carte	Yes	Individual services priced a la carte
Free Checks	No	No	\$30 off first order <sup>3</sup>	No
Withdrawal Limitations	No	No	No	No
Unlimited check-writing	Yes	Yes	Yes	Yes
EMV Debit Card	Yes	Yes	Yes	Yes
CardValet Debit Card	No	No	No	No
Download Transactions w/ Quicken & MS Money	Yes	Yes	Yes	Yes

<sup>1</sup>Average Daily Balance

<sup>2</sup>Online Banking required

<sup>3</sup>Order must be placed at account opening

<sup>4</sup>SmartBusiness Suite (Remote Deposit Capture (RDC), Wire Manager, Positive Pay; Business Online Banking; ACH Manager; MyTSBMobile)





## Personal/Business Savings Accounts & HSAs (Personal)

	SmartMarket Money Market	Legacy Money Market	Statement Savings	Health Savings Account
<b>Minimum to Open</b>	\$2,500	\$50,000	\$100	\$100
<b>Monthly Service Charge</b>	\$5	\$10	\$0	\$5
<b>Minimum ADB<sup>1</sup> to avoid fees</b>	\$2,500	\$2,500	n/a	n/a
<b>Earn interest</b>	Yes (see attached rate sheet)	Yes (see attached rate sheet)	Yes (see attached rate sheet)	Yes (see attached rate sheet)
<b>Public Funds Accounts</b>	Excluded	Excluded	Allowed	Excluded
<b>Age Restrictions</b>	No	No	No	No
Online Banking	Yes	Yes	Yes	Yes
e-Statement	Yes	Yes	Yes	Yes
Paper Statements	\$2	\$2	\$2	\$2
MyTSBMobile Banking <sup>2</sup>	Yes	Yes	Yes	Yes
Mobile Deposit <sup>2</sup>	Yes	Yes	Yes	Yes
Download Transactions w/ Quicken & MS Money	Yes	Yes	Yes	Yes
Free Checks	No	No	No	No
Withdrawal Limitations	6 debits/month; \$20 fee per debit thereafter	6 debits/month; \$20 fee per debit thereafter	6 debits/month; \$3 fee per debit thereafter	Withdrawals can be made at any time <sup>4</sup>
Unlimited check-writing	6 debits/month; \$20 fee per debit (including checks) thereafter	6 debits/month; \$20 fee per debit (including checks) thereafter	No checks ordered	Yes
Debit Card	Yes	Yes	No	Yes
ATM Card	No	No	Yes	No

<sup>1</sup>Average Daily Balance

<sup>2</sup>Online Banking required

<sup>3</sup>Limited design available; order must be placed at account opening

<sup>4</sup>Must be for qualified medical expenses or subject to penalty; see IRS Publication 969 for more details



# FREQUENTLY ASKED QUESTIONS

## Q Will the Standing Stone Bank name change?

A Yes, both Standing Stone offices will be offices of The Savings Bank moving forward. Standing Stone customers will be able to bank at TSB Banking Centers after conversion on January 24, 2022.

## Q When can I begin banking at Savings Bank Banking Centers?

A You will be able to begin banking at our Banking Centers in Circleville, Ashville, London, and Williamsport on January 24, 2022.

## Q Will the employees I work with at Standing Stone still be there?

A Yes! Many of the employees you know and trust will still serve you moving forward.

## Q Will the office hours change?

A For now, the office hours for the Ety Road and Wheeling Street offices will remain the same.

## Q Will deposit and payment cut-off times change?

A All Deposit Transactions received by us in-person after 4:00 P.M. will be posted the next business day. All transactions after 4:00 PM on Friday or on Saturday will be posted the following Monday (or next Business Day).

Loan payments received by us in-person, by mail, ACH transfer, or by telephone before 4:00 p.m. (Eastern Standard Time) on a Business Day for consumer installment, consumer mortgage, and commercial loans will be posted to your account on the same day. Payments received after 4:00 p.m. will be posted the next Business Day. For home equity lines of credit ("HELOCs") loan payments received by us in-person, by mail, ACH transfer, or by telephone before 5:00 p.m. (Eastern Standard Time) on a Business Day will be posted to your account on the same day.

HELOC Payments received after 5:00 p.m. will be posted the next Business Day. Payments must be accompanied by the account number or coupon, made in US Dollars, by check or money order if sent by mail.

## Q What will happen to my Cash Reserve account?

A Cash Reserve will no longer be available for new accounts going forward, but those who have the account already will continue to be able to utilize it. Those who qualify for Overdraft Privilege with The Savings Bank will have limits of \$800 for personal checking accounts and \$1,500 for business checking accounts following conversion.

## Q Will I be able to access my accounts during the time of conversion?

A Standing Stone products and services will convert to TSB products and services during the weekend of January 21 – January 24, 2022, with full conversion on Monday, January 24. During that time, you may experience limited use of your debit card. For more information, see page 9.

At approximately 4:00 PM EST on January 21, 2022, your Standing Stone online banking profile will go into Inquiry Mode. This means you will be able to see your balance, but not initiate any transfers or other activity. Beginning January 24, 2022, you will access your online banking profile by visiting [www.TheSavingsBankOhio.bank](http://www.TheSavingsBankOhio.bank). For more information, see page 10.

## Q Will the fees associated with my account change?

A Some accounts will see a change in service fee. See Conversion Guide on page 12 and tables on pages 19-21 for more information. There will also be changes to the overall fee structure of the Bank. See the **Fee Schedule** in the Personal and Business Deposit Account Disclosures at the back of this packet for more information.

## Q Will I still have access to my online account history?

A Account history from January 2021 through December 2021 will be made available to you via online banking. However, you **WILL NOT** have access to old eStatements or check images via your new online banking profile with The Savings Bank. **NOTICE: Please print or download any documents you may require BEFORE January 21, 2022.**

## Q What are The Savings Bank's business days?

A Our Business Days are Monday through Friday, except Bank Holidays. Saturday and Sunday are not Business Days. Any transaction, request, or instruction made on a day that is not a Business Day will be delayed until the next Business Day.

**Q Will I need new checks and deposit slips?**

**A** Please continue to use the checks and deposit slips you already have. Once those are all used, you will need to order checks and deposit slips with The Savings Bank's information and routing number. We will be happy to assist you with this order!

**Q Do I need to re-enroll in online banking?**

**A** Your Standing Stone access ID will still work, but you will re-establish your password and security questions. For your first time logging in, please use your existing access ID and use the last 4 of your social security number as your password. You'll then be prompted to change your password. For more information, please turn to page 10.

**Q What will happen to my direct deposit (payroll, Social Security payment, retirement payment, etc.)?**

**A** Unless you have been contacted regarding a duplicate account number, you will not have to take any action regarding any direct deposits into your account and will see no interruption.

**Q What will happen to my automatic payments and bill payment entries?**

**A** For personal online banking: most Bill Pay entries should transfer from your Standing Stone Online Banking profile to your new TSB Online Banking profile. Please see page 11 for more information.

For business online banking: you will be contacted by an account representative with online banking options. We ask that you print off all biller information ahead of time to assist with this transition. If you have not yet been contacted regarding your business online banking, please give us a call at 740-653-5115.

**Q Will my account number change?**

**A** For the most part, account numbers will not change. However, in some instances, a customer of Standing Stone may have the same account number as a customer of The Savings Bank. In that case, both accountholders will be assigned new account numbers. Those accountholders have already been contacted regarding their account and will be responsible for alerting any third parties involved in bill payments or direct deposit regarding the change to their account number.

**Q Will the statement date for my account change?**

**A** You will receive a final statement from Standing Stone showing transactions up to January 21, 2022. Following conversion on January 24, 2022, all checking account statements will cut at end-of-month, and all savings account statements will cut at end-of-quarter.

**Q Will I have to re-enroll in eStatements?**

**A** If you have already enrolled in eStatements with Standing Stone, you will not need to re-enroll after conversion to The Savings Bank. eStatements with The Savings Bank are accessed through online banking rather than being delivered as a file to your email. You will receive an email each statement cycle alerting you when your eStatement is ready to be accessed.

**Q Will my current debit card still work?**

**A** Your current Standing Stone debit card will no longer work beginning January 24, 2022. Prior to that date, you will receive a debit card from The Savings Bank, which you will activate on January 24. **NOTE:** You may experience limited access to your Standing Stone debit card from January 21 – 24; please have alternate payment or cash available during this time period.

**Q Will the PIN on my debit card change?**

**A** You will choose the 4-digit PIN for your new TSB debit card, which you can activate on January 24, 2022.

**Q Will the routing number change?**

**A** The Savings Bank is acquiring the routing number for Standing Stone, and so it will still work following conversion on January 24, 2022; however, the Standing Stone routing number should not be provided for new transaction setups after this date. The routing number for The Savings Bank is 044103976, and it should be used going forward.

**Q To whom should I direct my questions?**

**A** If you have any further questions, please call 740-653-5115 and one of our specialists will be happy to assist you!

## Appendix A

# Personal DEPOSIT ACCOUNT

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Privacy

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Terms and Conditions

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Electronic Transfers

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Funds Availability

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Substitute Checks

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Truth in Savings

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**FACTS****WHAT DOES THE SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <div><div><ul style="list-style-type: none"><li>● Social Security number</li><li>● Income</li><li>● Account balances</li></ul></div><div><ul style="list-style-type: none"><li>● Payment history</li><li>● Credit history</li><li>● Credit scores</li></ul></div></div> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Savings Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does The Savings Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes - to offer our products and services to you		Yes	No
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call toll-free 800-582-2265 or go to <a href="http://www.thesavingsbankohio.bank">www.thesavingsbankohio.bank</a>		

Who We Are	
Who is providing this notice?	The Savings Bank.
What We Do	
How does The Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does The Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Use your credit or debit card</li> <li>● Make a wire transfer</li> <li>● Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>● <i>Financial companies such as: Helpbringer Mortgage Service Company</i></li> </ul> </li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>The Savings Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>The Savings Bank doesn't jointly market.</i></li> </ul>

# TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT ACCOUNT OPENING INFORMATION** - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Ohio and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized

list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

## WITHDRAWALS -

**Generally** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

**Notice of withdrawal** - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

## UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

**Generally** - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Overdraft Privilege Program and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an

NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

**Determining your available balance** - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

**Overdrafts** - Please refer to our Overdraft Privilege Service Policy for more information on Overdrafts.

**Nonsufficient funds (NSF) fees** - Please refer to our Overdraft Privilege Service Policy for more information.

**Payment types** - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds availability** - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance** - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**Payment order of items** - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Our policy is On business days, we post deposits and credits first, followed by specific categories of debits, which may include checks, ACH transactions and electronic

transactions (such as Debit Card and ATM transactions). Fees and interest (if any) are posted last. Within the specific categories of debits:

- We post electronic transactions that have a valid date and time associated with the transaction in chronological order.
- We post checks in check number order, unless the check is cashed in the branch, in which case we post those checks first.
- We post other transactions in low-to-high order based on dollar amount within transaction categories.

Please see our Overdraft Privilege Service Policy for more information.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship (And Not As Tenants In Common)** - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship (As Tenants In Common)** - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

**Revocable Trust or Pay-On-Death Account** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**STOP PAYMENTS** - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are



responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**AUTHORIZED SIGNER (Individual Accounts only)** - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

**RESTRICTIVE LEGENDS OR INDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**CHECK PROCESSING** - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**INDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**TELEPHONIC INSTRUCTIONS** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

**MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

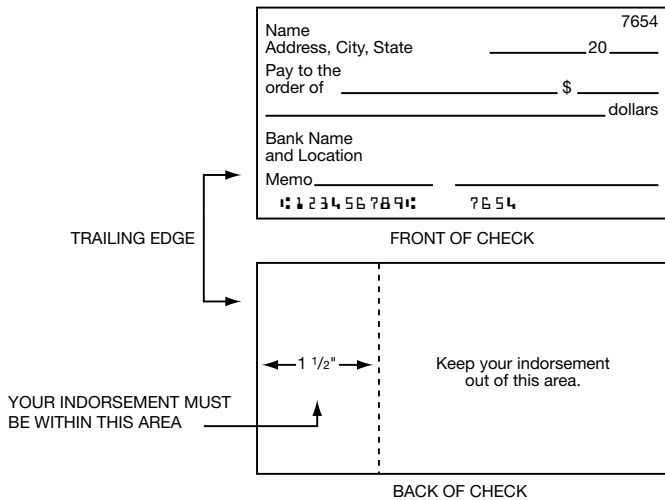
If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

**ADDRESS OR NAME CHANGES** - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

#### ACCOUNT SECURITY -

**Duty to protect account information and methods of access** - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or

**RESOLVING ACCOUNT DISPUTES** - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES** - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

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## OVERDRAFT PRIVILEGE SERVICE POLICY

**The Savings Bank** ("we, us or our") offers the Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

### Transactions that May Qualify for Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a fee or service charge; or
- You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven days after you deposit the check. If you do not have sufficient funds in your account—independent of the check—to cover the transaction, you will incur an overdraft. **NOTE:** Available Funds is defined as actual balance minus (1) any authorized transaction yet to post and (2) hold amounts placed on your account.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our consumer Overdraft Privilege Service without first receiving your affirmative consent to do so. **Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.**

Participation in Overdraft Privilege is not mandatory. **You may opt-out of the service any time by notifying one of our customer service representatives at 800.582.2265 or 740.474.3191.** Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined and we may assess NSF fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

## Fees

Our normal fees and charges including, without limitation, our NSF Paid Item Fee and our NSF Return Item Fee (**currently \$30 per item**) – including check, in-person withdrawal, ATM withdrawal, or other electronic withdrawal) will be charged for each transaction initiated for payment from your checking account that does not have sufficient available funds. Typically, we will charge our normal NSF fee whether we approve an overdraft item for payment or return it unpaid. In addition, under our standard overdraft practices:

- We will charge your account a \$5.00 per business day daily "Overdraft" Fee. Typically, we will charge this daily Overdraft fee for the fourth and each subsequent consecutive business day your account is overdrawn and continues to have a negative (overdraft) balance, with a maximum of \$35.00 for this fee.
- There is a business day combined maximum of four (4) NSF (Paid or Returned) Fees that we can assess your account.
- The Bank does not charge a checking account participating in the Overdraft Privilege Program an NSF Fee for transactions that overdraw an account by an aggregate amount of \$10.00 or less.

We will notify you by mail if we pay or return any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts – including our fees – is due and payable immediately or on demand. Also, please note that if we return an item NSF it will likely be automatically represented by the financial institution the item was drawn on and potentially could result in an additional per item Overdraft/NSF Fee when represented if the amount of the item still exceeds the amount of available funds in your account.

### Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service and is generally limited to an \$800 overdraft (negative) balance for eligible personal checking accounts; or a \$1,500 overdraft (negative) balance for eligible business checking accounts. Please note that both per item and daily overdraft fees count toward your Overdraft Privilege Limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended **only to accounts in good standing**. An account in good standing exhibits, but is not limited to, the following characteristics:

- The account has been open for at least thirty (30) days;
- The account has deposits totaling at least \$400 or more within each thirty (30) day period;
- The account demonstrates consistent deposit activity;
- The account owner is current on all loan obligations with us; and
- The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

We offer other overdraft protection services in addition to Overdraft Privilege. These include overdraft protection linked to another account of yours with us, such as a savings account, and transfers by Info-line telephone (1.866.780.4636), ATM, online banking or mobile banking. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at **800.582.2265 or 740.474.3191** to discuss your options or speak with one of our customer service representatives at your local branch office.

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## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

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.

**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 payments 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 on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank 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 account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **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.

**SmartBanking INFO-Line Telephone Transfers - types of transfers** - You may access your account by telephone 24 hours a day at 1-866-780-4636 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
  - the account balance of checking accounts
  - the account history on current statement
  - the account balance of savings accounts

**ATM Transfers - types of transfers, dollar limitations, and charges** - You may access your account(s) by ATM using your ATM card or SmartBanking Debit Card and personal identification number, to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
  - you may withdraw no more than \$500.00 per day. At times there may be a lower dollar limit imposed on any account.
- get cash withdrawals from savings account(s)
  - you may withdraw no more than \$500.00 per day. At times there may be a lower dollar limit imposed on any account.
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from line of credit to checking account(s)
- get information about:
  - the account balance of your checking accounts
  - the account balance of your savings accounts

**Computer Transfers - types of transfers** - You may access your account(s) by computer by accessing [www.savingsbankohio.bank](http://www.savingsbankohio.bank) and using your user name and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)
  - certificate of deposit
  - line of credit or loan account

**Mobile Banking Transfers - types of transfers and charges** - You may access your account(s) by web-enabled cell phone by using MyTSBmobile mobile web link or downloadable app, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking to third parties (Billpay customers)
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)
  - Deposit checks through TSB Mobile Deposit (upon approval)
- We charge \$0.75 per withdrawal from an ATM not owned and operated by The Savings Bank. This may be referred as a Foreign ATM fee.

**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).

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

**Types of SmartBanking 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 - frequency and dollar limitations** - Using your card:

- you may make no more than 10 transactions per 24-hour period
- you may not exceed \$1,000.00 in transactions per 24-hour period

**Currency Conversion and International Transactions.** When you use your SmartBanking 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 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. We pass this international transaction fee on to you. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

**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 that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: STAR and PULSE Networks.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

#### FEES

- We do not charge for direct deposits to any type of account.
- We may charge you \$5.00 to replace an ATM or debit card.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**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.
- **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, you can call us at (740) 474-3191 Bookkeeping or 1-866-780-4636 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 accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** 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 3 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.

We will charge you \$30.00 for each stop-payment order you give.

- **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 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 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; or
- (5) as explained in the Privacy Disclosure contained elsewhere in this document.

#### UNAUTHORIZED TRANSFERS

##### (a) Consumer liability.

• **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 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.

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 periods.

• **Additional Limit on Liability for SmartBanking VISA® Check Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen SmartBanking Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

**(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 or Write us at the telephone number or address listed in this disclosure, 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 (5 business days for SmartBanking Debit Card 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 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 (5 business days for SmartBanking Debit Card point-of-sale transactions processed by Visa 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 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 SAVINGS BANK  
BOOKKEEPING  
118 NORTH COURT STREET  
CIRCLEVILLE, OHIO 43113

Business Days: Monday through Saturday

Phone: (740) 474-3191 or (800) 582-2265 (option 3)

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

## YOUR ABILITY TO WITHDRAW FUNDS

This policy applies to checking accounts and savings accounts.

The Savings Bank's (TSB's) policy is to make funds from your deposits available to you on the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. **Generally, to qualify for same-day availability, the deposit must be:**

1. both made in person to an employee of the bank and deposited into an account held by the payee of the check; or
2. deposited and processed through our Merchant Remote Deposit Capture (RDC) Service. A separate contract is required to use this service.

When deposits do not meet these qualifications (for example, when they are made at one of our Automated Teller Machines (ATMs), through Mobile Deposit, or through the Night Depository), they will be made available on the next business day.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for problems with the deposit, such as checks that were deposited being returned unpaid. If you have questions about your deposit, you can call **740-474-3191 or 800-582-2265 (option 3).**

#### CUT-OFF TIMES AND BUSINESS DAYS

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

- **In-Person Deposits** - If you make a deposit with an employee at one of our branches before **4:00 pm** on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **4:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- **Night Depository** - Deposits placed in a night depository are considered received when we remove them from the night depository; we will remove deposits no later than the next business day.
- **Deposits at TSB ATMs** - If deposits are made through one of TSB's ATMs before **5:00 pm** on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **5:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open. All ATMs that we own or operate are identified as our machines (THE SAVINGS BANK) on the ATM Screen. The Savings Bank does not accept deposits made at ATMs we do not own or operate.
- **Deposits through Mobile Deposit** - If deposits are made through Mobile Deposit before **6:00 pm** on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **6:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- **Deposits through Merchant RDC Service** - If deposits are made through our Merchant RDC Service before **5:00 pm** on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **5:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

#### ADDITIONAL INFORMATION

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for



withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

#### **LONGER DELAYS MAY APPLY**

**Case-by-case delays.** In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

#### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the same day as the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

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## **SUBSTITUTE CHECKS AND YOUR RIGHTS**

As our customer we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize substitute checks when you receive them, we have included a copy of the front side of a substitute check along with an explanation of the substitute check's components.

#### **What is a substitute check?**

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

#### **What are my rights regarding substitute checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

#### **How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

The Savings Bank - Bookkeeping

118 N Court Street, PO Box 310

Circleville, OH 43113-0310

(740) 474-3191 (opt 3)

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

**SUBSTITUTE CHECK IMAGE**

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.

③ \*051000033\*  
10/28/2020  
3112003355102116

68-4567/123      4321

Pat Payor  
101 Your Street  
Your City, USA 10101

DATE Oct 28, 2020

PAY TO THE ORDER OF  
ABC Company

\$ 147.50

One hundred forty-seven and 50/100

DOLLARS

Your Financial Institution  
Your City, USA 10101


Security Features Detailed on Back

Memo School supplies

Pat Payor MP

④ [121000374] 10/28/2020  
0025671467874451

⑥ ①0123456789: 01234567 4321 ①0000014750①



This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

These numbers correspond with the numbers on the Substitute Check Image:

1. An image of the original check appears in the upper right-hand corner of the substitute check.
2. A substitute check is the same size as a standard business check.
3. The information in asterisks relates to the “reconverting bank”—the financial institution that created the substitute check.
4. The information in brackets (appears sideways facing check image) relates to the “truncating bank”—the financial institution that took the original check out of the check processing system.
5. The Legal Legend states: *This is a legal copy of your check. You can use it the same way you would use the original check.*
6. The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the “4” at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a “5” if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

## TRUTH-IN-SAVINGS DISCLOSURE

## SMART ESSENTIALS CHECKING ACCOUNT

**Minimum balance to open the account -** You must deposit \$50.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$2.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

**SMARTDEBIT CHECKING ACCOUNT**

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

No checks ordered - eStatements Only

## SMARTSTUDENT CHECKING ACCOUNT

(Must be age 16+ and show proof of school enrollment)

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

## SENIOR SMART CHECKING ACCOUNT

**(For customers age 65+)**

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

**SERVICE CHECKING ACCOUNT**

**(Active-Duty Service People, Veterans & First Responders)**

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

## PREMIER CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.  
**Frequency of rate changes** - We may change the interest rate on your account at

any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account -** You must deposit \$5,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

**Rate Information: (See Rate Sheet for Current Rates)**

- **Tier 1** - If your average daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 2** - If your average daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**SMARTMARKET MONEY MARKET ACCOUNT - CONSUMER**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

Service Charge - will include an excessive transaction fee of \$20.00 per debit transaction in excess of six per calendar month.

**Rate Information: (See Rate Sheet for Current Rates)**

- **Tier 1** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 2** - If your daily balance is \$25,000.00 to \$49,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 3** - If your daily balance is \$50,000.00 to \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**LEGACY MONEY MARKET ACCOUNT - CONSUMER**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$50,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

Service Charge - will include an excessive transaction fee of \$20.00 per debit transaction in excess of six per calendar month.

**Rate Information: (See Rate Sheet for Current Rates)**

- **Tier 1** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 2** - If your daily balance is \$25,000.00 to \$49,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 3** - If your daily balance is \$50,000.00 to \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** - If your daily balance is \$100,000.00 to \$149,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 5** - If your daily balance is \$150,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**CONSUMER STATEMENT SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees:**

Service Charge - will include an excessive transaction fee of \$3.00 per debit transaction in excess of six per calendar month.

Paper Statement Fee: \$2.00 per quarterly statement (Free eStatements - you must sign up for) **(See Rate Sheet for Current Rates)**

The interest rate for your account is \_\_\_\_\_%

with an annual percentage yield of \_\_\_\_\_%.

**HEALTH SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees:**

A monthly service charge fee of \$5.00 will be charged each month.

The interest rate for your account is \_\_\_\_\_%

with an annual percentage yield of \_\_\_\_\_%

## FEE SCHEDULE

**Limits and fees** - The following fees may be assessed against your Account and the following transaction limitations, if any, apply to your account:

Account Research/Balancing Assistance .....	\$25.00 (per hour)
ATM Fee - Use of Non-Savings Bank or Non-participant of the MoneyPass® network or Non-Savings Bank ATM.....	\$0.75 (per withdrawal at ATM) plus any fees the other financial institution charges*
Cash Advance .....	\$3.00 - No charge for Pre-Paid <b>VISA</b> Cards
Check Printing .....	Varies - based on style of check ordered
Foreign Check Collections .....	\$25.00 (per request)
Foreign ATM CHK Withdrawal Fee.....	\$0.75 (per withdrawal at ATM not owned or operated by The Savings Bank
Gift Card Sale (Non-Reloadable) .....	\$5.00 (per card)
Travel Card Sale .....	\$7.00 (per card)
Travel Card Reload .....	\$4.95 (per card reload)
Garnishments and Levies.....	\$35.00 (per each request unless regulatory agencies impose limit)
Inactive/Dormant Account Fee (after 24 months) .....	\$3.00 (per month)
NSF Paid Item Fee .....	\$30.00 (per item - including check, in-person withdrawal, ATM withdrawal, or other electronic means)
NSF Return Item Fee .....	\$30.00 (per item - including check, in-person withdrawal, ATM withdrawal, or other electronic means)
Official Check .....	\$5.00 (per check)
Overdraft Charge.....	\$5.00 (per each consecutive business day overdrawn over 3-maximum 7)
Paper Statement Fee .....	\$2.00 (per statement cycle)
Replace ATM/Debit Card .....	\$5.00 (per card)
Return Check Charge .....	\$10.00 (per item)
Statement - Reprint .....	\$1.00 (per statement)
Stop Payment.....	\$30.00 (per item)
Stop Payment (Online Banking).....	\$20.00 (per item)
Telephone Transfer (not through INFO-Line).....	\$5.00 (per transaction)
Wire Fee (Domestic) .....	\$25.00 (per wire)
Wire Fee (International).....	\$50.00 (per wire)
SmartPay Loan Payments .....	\$3.00 (per transaction <b>processed by customer online</b> )
SmartPay Loan Payments .....	\$6.00 (per transaction <b>processed by Bank</b> )

## ATM/Debit Limits:

- You may make no more than 10 transactions per day
  - Business Debit Card: You may not exceed \$2,500.00 in transactions per day
  - Personal Debit Card: You may not exceed \$1,000.00 in transactions per day
- You may not exceed \$500.00 in cash transactions per day.

\*Foreign ATM Fee is not charged if you use a Savings Bank or participating MoneyPass® network ATM. See [www.moneypass.com](http://www.moneypass.com) for locations.

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

## YOUR ACCOUNT

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

- ☐ SMART ESSENTIALS CHECKING ACCOUNT
- ☐ SMARTDEBIT CHECKING ACCOUNT
- ☐ SMARTSTUDENT CHECKING ACCOUNT
- ☐ SENIOR SMART CHECKING ACCOUNT
- ☐ SERVICE CHECKING ACCOUNT
- ☐ PREMIER CHECKING ACCOUNT
- ☐ SMARTMARKET MONEY MARKET ACCOUNT - CONSUMER
- ☐ LEGACY MONEY MARKET ACCOUNT - CONSUMER
- ☐ CONSUMER STATEMENT SAVINGS ACCOUNT
- ☐ HEALTH SAVINGS ACCOUNT



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118 North Court Street  
Circleville, Ohio 43113-0310  
(740) 474-3191

201 North Court Street  
Circleville, Ohio 43113-0310  
(740) 474-3191

200 South Water Street  
Williamsport, Ohio 43164  
(740) 986-2515

501 Long Street  
Ashville, Ohio 43103  
(740) 983-2351

1104 Eagleton Plaza  
London, Ohio 43140  
(740) 956-1273

137 W. Wheeling St.  
Lancaster, OH 43130  
740-653-5115

1355 Ety Road  
Lancaster, OH 43130  
740-654-5115

1-800-582-2265  
24 Hour Telephone SmartBanking  
INFO-Line 1-866-780-4636



Member FDIC

## Appendix B

# Business DEPOSIT ACCOUNT

Terms and Conditions

Funds Availability

Specific Account Details

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## TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT ACCOUNT OPENING INFORMATION** - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Ohio and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

### **WITHDRAWALS** -

**Generally** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use

the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

**Notice of withdrawal** - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

## **UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -**

**Generally** - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Overdraft Privilege Program and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

**Determining your available balance** - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account.

The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

**Overdrafts** - Please refer to our Overdraft Privilege Service Policy for more information on Overdrafts.

**Nonsufficient funds (NSF) fees** - Please refer to our Overdraft Privilege Service Policy for more information.

**Payment types** - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds availability** - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance** - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**Payment order of items** - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Our policy is On business days, we post deposits and credits first, followed by specific categories of debits, which may include checks, ACH transactions and electronic transactions (such as Debit Card and ATM transactions). Fees and interest (if any) are posted last. Within the specific categories of debits:

- We post electronic transactions that have a valid date and time associated with the transaction in chronological order.
- We post checks in check number order, unless the check is cashed in the branch, in which case we post those checks first.
- We post other transactions in low-to-high order based on dollar amount within transaction categories.

Please see our Overdraft Privilege Service Policy for more information.

#### **BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS** -

Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**STOP PAYMENTS** - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the

number of telephonic transfers from a savings account, if any, are described elsewhere.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to

receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**RESTRICTIVE LEGENDS OR INDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**CHECK PROCESSING** - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to

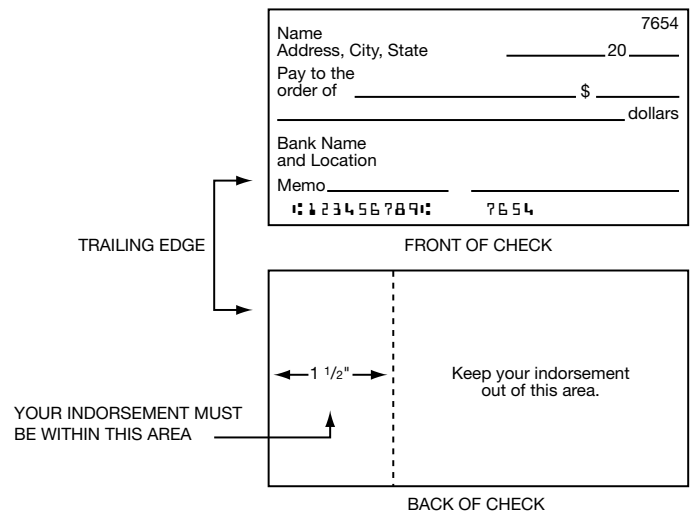
determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**INDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

#### **ACCOUNT SECURITY -**

**Duty to protect account information and methods of access** - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized

transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**TELEPHONIC INSTRUCTIONS** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

**MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them



to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

**ADDRESS OR NAME CHANGES** - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**RESOLVING ACCOUNT DISPUTES** - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES** - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES** - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**REMOTELY CREATED CHECKS** - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

**UNLAWFUL INTERNET GAMBLING NOTICE** - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**FUNDS TRANSFERS** - The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

**Funds transfer** - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

**Authorized account** - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

**Acceptance of your payment order** - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

**Cutoff time** - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds

transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

**Payment of your order** - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

**Security procedure** - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

**Duty to report unauthorized or erroneous payment** - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

**Identifying number** - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

**Record of oral or telephone orders** - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

**Notice of credit** - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

**Provisional credit** - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you

or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

**Refund of credit** - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

**Amendment of funds transfer agreement** - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

**Cancellation or amendment of payment order** - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

**Intermediaries** - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

**Limit on liability** - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

**Erroneous execution** - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

**Objection to payment** - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

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#### Overdraft Privilege Service Policy

**The Savings Bank** ("we, us or our") offers the Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

#### Transactions that May Qualify for Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- a) You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- b) You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- c) You have inadequate funds in your account when we assess a fee or service charge; or
- d) You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven days after you deposit the check. If you do not have sufficient funds

in your account—independent of the check—to cover the transaction, you will incur an overdraft. NOTE: Available Funds is defined as actual balance minus (1) any authorized transaction yet to post and (2) hold amounts placed on your account.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our consumer Overdraft Privilege Service without first receiving your affirmative consent to do so. **Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.**

Participation in Overdraft Privilege is not mandatory. **You may opt-out of the service any time by notifying one of our customer service representatives at 800.582.2265 or 740.474.3191.** Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined and we may assess NSF fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

#### Fees

Our normal fees and charges including, without limitation, our NSF Paid Item Fee and our NSF Return Item Fee (**currently \$30 per item**) – including check, in-person withdrawal, ATM withdrawal, or other electronic withdrawal) will be charged for each transaction initiated for payment from your checking account that does not have sufficient available funds. Typically, we will charge our normal NSF fee whether we approve an overdraft item for payment or return it unpaid. In addition, under our standard overdraft practices:

- We will charge your account a \$5.00 per business day daily “Overdraft” Fee. Typically, we will charge this daily Overdraft fee for the fourth and each subsequent consecutive business day your account is overdrawn and continues to have a negative (overdraft) balance, with a maximum of \$35.00 for this fee.
- There is a business day combined maximum of four (4) NSF (Paid or Returned) Fees that we can assess your account.
- The Bank does not charge a checking account participating in the Overdraft Privilege Program an NSF Fee for transactions that overdraw an account by an aggregate amount of \$10.00 or less.

We will notify you by mail if we pay or return any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts – including our fees – is due and payable immediately or on demand. Also, please note that if we return an item NSF it will likely be automatically represented by the financial institution the item was drawn on and potentially could result in an additional per item Overdraft/NSF Fee when represented if the amount of the item still exceeds the amount of available funds in your account.

#### Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service and is generally limited to an \$800 overdraft (negative) balance for eligible personal checking accounts; or a \$1,500 overdraft (negative) balance for eligible business checking accounts. Please note that both per item and daily overdraft fees count toward your Overdraft Privilege Limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended **only to accounts in good standing**. An account in good standing exhibits, but is not limited to, the following characteristics:

- a) The account has been open for at least thirty (30) days;
- b) The account has deposits totaling at least \$400 or more within each thirty (30) day period;
- c) The account demonstrates consistent deposit activity;
- d) The account owner is current on all loan obligations with us; and
- e) The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

We offer other overdraft protection services in addition to Overdraft Privilege. These include overdraft protection linked to another account of yours with us, such as a savings account, and transfers by Info-line telephone (1.866.780.4636), ATM, online banking or mobile banking. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at **800.582.2265 or 740.474.3191** to discuss your options or speak with one of our customer service representatives at your local branch office.

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## YOUR ABILITY TO WITHDRAW FUNDS

This policy applies to checking accounts and savings accounts.

The Savings Bank’s (TSB’s) policy is to make funds from your deposits available to you on the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. **Generally, to qualify for same-day availability, the deposit must be:**

1. both made in person to an employee of the bank and deposited into an account held by the payee of the check; or
2. deposited and processed through our Merchant Remote Deposit Capture (RDC) Service. A separate contract is required to use this service.

When deposits do not meet these qualifications (for example, when they are made at one of our Automated Teller Machines (ATMs), through Mobile Deposit, or through the Night Depository), they will be made available on the next business day.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for problems with the deposit, such as checks that were deposited being returned unpaid. If you have questions about your deposit, you can call **740-474-3191 or 800-582-2265 (option 3).**

#### Cut-Off Times and Business Days

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

- In-Person Deposits - If you make a deposit with an employee at one of our branches before **4:00 pm** on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **4:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- Night Depository - Deposits placed in a night depository are considered received when we remove them from the night depository; we will remove deposits no later than the next business day.
- Deposits at TSB ATMs - If deposits are made through one of TSB’s ATMs before **5:00 pm** on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **5:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open. All ATMs that we own or operate are identified as our machines (THE SAVINGS BANK) on the ATM Screen. The Savings Bank does not accept deposits made at ATMs we do not own or operate.

- **Deposits through Mobile Deposit** - If deposits are made through Mobile Deposit before **6:00 pm** on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **6:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- **Deposits through Merchant RDC Service** - If deposits are made through our Merchant RDC Service before **5:00 pm** on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **5:00 pm** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

#### **Additional Information**

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

#### **LONGER DELAYS MAY APPLY**

**Case-by-case delays.** In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

#### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the same day as the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

## **SPECIFIC ACCOUNT DETAILS**

### **BUSINESS ESSENTIALS CHECKING ACCOUNT**

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

#### **Fees:**

A monthly service charge fee of \$3.00 will be charged each month.

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for)

See **SmartBusiness Suite** Section for details on other services available.

### **SMARTBUSINESS DELUXE CHECKING ACCOUNT**

**Minimum balance to open the account** - You must deposit \$10,000.00 to open this account.

#### **Fees:**

A monthly service charge fee of \$140.00 will be charged each month.

Free eStatements or Paper Statements

50% off domestic and international wires (incoming and outgoing)

SmartBusiness Suite services included at no additional charge

\$30 off first check order (when ordered on the day of account opening)

### **COMMUNITY CHECKING ACCOUNT**

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

#### **Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for)

See **SmartBusiness Suite** Section for details on other services available.

### **PREMIER BUSINESS CHECKING ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$5,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

#### **Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for)

See **SmartBusiness Suite** Section for details on other services available.

**Rate Information: (See Rate Sheet for Current Rates)**

- **Tier 1** - If your average daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

- **Tier 2** - If your average daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

#### **SMARTMARKET MONEY MARKET ACCOUNT - BUSINESS**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A Monthly Service Charge fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

#### **Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for).

Service Charge - will include an excessive transaction fee of \$20.00 per debit transaction in excess of six per calendar month.

**Rate Information: (See Rate Sheet for Current Rates)**

- **Tier 1** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 2** - If your daily balance is \$25,000.00 to \$49,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 3** - If your daily balance is \$50,000.00 to \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

#### **LEGACY MONEY MARKET ACCOUNT - BUSINESS**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$50,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A Monthly Service Charge fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal

in the account for each day of the period and dividing that figure by the number of days in the period.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

#### **Fees:**

Paper Statement Fee: \$2.00 per monthly statement (Free eStatements - you must sign up for)

Service Charge - will include an excessive transaction fee of \$20.00 per debit transaction in excess of six per calendar month.

**Rate Information: (See Rate Sheet for Current Rates)**

- **Tier 1** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 2** - If your daily balance is \$25,000.00 to \$49,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 3** - If your daily balance is \$50,000.00 to \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** - If your daily balance is \$100,000.00 to \$149,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 5** - If your daily balance is \$150,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

#### **BUSINESS STATEMENT SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

#### **Fees:**

Service Charge - will include an excessive transaction fee of \$3.00 per debit transaction in excess of six per calendar month.

Paper Statement Fee: \$2.00 per quarterly statement (Free eStatements - you must sign up for). **(See Rate Sheet for Current Rates)**

The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

#### **SmartBusiness Suite**

**ACH Manager** \$25 monthly service fee / \$0.10 per ACH file fee

**Wire Manager** \$25 domestic, \$50 internal incoming or outgoing wire fee

**Positive Pay** \$75 monthly service fee

### Remote Deposit Capture (RDC)

\$40 monthly equipment lease fee/ \$10 monthly service fee

\$0.10 per RDC deposit / \$0.10 per RDC deposited item

Other fees may apply for contract termination and multiple scanners

### FEE SCHEDULE

**Limits and fees** - The following fees may be assessed against your Account and the following transaction limitations, if any, apply to your account:

Account Research/Balancing Assistance.....\$25.00 (per hour)

ATM Fee - Use of Non-Savings Bank

or Non-participant of the MoneyPass® network

or Non-Savings Bank ATM .....\$0.75 (per withdrawal at ATM)

plus any fees the other financial institution charges\*

Cash Advance.....\$3.00 - No charge for Pre-Paid **VISA** Cards

Check Printing .....Varies - based on style of check ordered

Foreign Check Collections.....\$25.00 (per request)

Foreign ATM CHK Withdrawal Fee .....\$0.75 (per withdrawal

at ATM not owned or operated by The Savings Bank)

Gift Card Sale (Non-Reloadable).....\$5.00 (per card)

Travel Card Sale.....\$7.00 (per card)

Travel Card Reload .....\$4.95 (per card reload)

Garnishments and Levies .....\$35.00 (per each request

unless regulatory agencies impose limit)

Inactive/Dormant Account Fee (after 24 months).....\$3.00 (per month)

NSF Paid Item Fee.....\$30.00 (per item - including check,

in-person withdrawal, ATM withdrawal, or other electronic means)

NSF Return Item Fee .....\$30.00 (per item - including check,

in-person withdrawal, ATM withdrawal, or other electronic means)

Official Check.....\$5.00 (per check)

Overdraft Charge .....\$5.00 (per each consecutive business day

overdrawn over 3-maximum 7)

Paper Statement Fee .....\$2.00 (per statement cycle)

Replace ATM/Debit Card.....\$5.00 (per card)

Return Check Charge .....\$10.00 (per item)

Statement - Reprint.....\$1.00 (per statement)

Stop Payment .....\$30.00 (per item)

Stop Payment (Online Banking) .....\$20.00 (per item)

Telephone Transfer (not through INFO-Line) .....\$5.00 (per transaction)

Wire Fee (Domestic) .....\$25.00 (per wire)

Wire Fee (International) .....\$50.00 (per wire)

SmartPay Loan Payments .....\$3.00

(per transaction **processed by customer online**)

SmartPay Loan Payments .....\$6.00

(per transaction **processed by Bank**)

### ATM/Debit Limits:

• You may make no more than 10 transactions per day

• Business Debit Card: You may not exceed \$2,500.00 in transactions per day

• Personal Debit Card: You may not exceed \$1,000.00 in transactions per day

You may not exceed \$500.00 in cash transactions per day.

\*Foreign ATM Fee is **not** charged if you use a Savings Bank or participating MoneyPass® network ATM. See [www.moneypass.com](http://www.moneypass.com) for locations.

### YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

☐ **BUSINESS ESSENTIALS CHECKING ACCOUNT**

☐ **SMARTBUSINESS DELUXE CHECKING ACCOUNT**

☐ **COMMUNITY CHECKING ACCOUNT**

☐ **PREMIER BUSINESS CHECKING ACCOUNT**

☐ **SMARTMARKET MONEY MARKET ACCOUNT - BUSINESS**

☐ **LEGACY MONEY MARKET ACCOUNT - BUSINESS**

☐ **BUSINESS STATEMENT SAVINGS ACCOUNT**



# The Savings Bank®

*SmartBanking™ for a better future*

[www.thesavingsbankohio.bank](http://www.thesavingsbankohio.bank)

118 North Court Street  
Circleville, Ohio 43113-0310  
(740) 474-3191

201 North Court Street  
Circleville, Ohio 43113-0310  
(740) 474-3191

200 South Water Street  
Williamsport, Ohio 43164  
(740) 986-2515

501 Long Street  
Ashville, Ohio 43103  
(740) 983-2351

1104 Eagleton Plaza  
London, Ohio 43140  
(740) 956-1273

137 W. Wheeling St.  
Lancaster, OH 43130  
740-653-5115

1355 Ety Road  
Lancaster, OH 43130  
740-654-5115

1-800-582-2265  
24 Hour Telephone SmartBanking  
INFO-Line 1-866-780-4636



Member FDIC

201832848-010

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AIB-B 8/1/2019 Custom TCM-40Bx,3q,4n EOHAIB96



# Appendix C

## CURRENT RATE SHEET



The Savings Bank.  
SmartBanking. for a better future

MEMBER FDIC

Deposit Rates Accurate As of November 30, 2021						
Type of account	Minimum to open	Ledger Balance to Earn Interest	Interest Rate	APY	ADB <sup>+</sup> Balance to Avoid Service Charge	Frequency of Compounding/ Crediting
CHECKING ACCOUNTS						
PREMIER CHECKING	\$5,000	\$0 - \$2,499.99	0.05%	0.05%	\$5.00 if ADB <\$5,000	Daily/Monthly
		\$2,500 & Greater	0.05%	0.05%		
PREMIER BUSINESS CHECKING	\$5,000	\$0 - \$2,4999.99	0.05%	0.05%	\$5.00 if ADB <\$5,000	Daily/Monthly
		\$2,500 & Greater	0.05%	0.05%		
SMART MARKET MMA CHECKING (excludes public funds)	\$2,500	\$0 - \$24,999.99	0.05%	0.05%	\$5.00 if ADB <\$2,500	Daily/Monthly
		\$25,000 - \$49,999.99	0.05%	0.05%		
		\$50,000 - \$99,999.99	0.05%	0.05%		
		\$100,000 & Greater	0.05%	0.05%		
LEGACY MMA CHECKING (excludes public funds)	\$50,000	\$0 - \$24,999.99	0.05%	0.05%	\$10.00 if ADB <\$2,500	Daily/Monthly
		\$25,000 - \$49,999.99	0.05%	0.05%		
		\$50,000 - \$99,999.99	0.10%	0.10%		
		\$100,000 - \$149,999.99	0.10%	0.10%		
		\$150,000 & Greater	0.15%	0.15%		
SAVINGS ACCOUNTS						
STATEMENT SAVINGS	\$100	\$0.01	0.05%	0.05%	N/A	Daily/Quarterly
TAX ADVANTAGE ACCOUNTS AND IRAS						
Health Savings (HSA)	\$100	\$0.01	0.05%	0.05%	N/A	Daily/Monthly
30 Month Fixed <sup>2</sup>	\$5.00	\$0	0.25%	0.25%	N/A	Daily/Monthly
18 Month Variable <sup>1</sup>	\$5.00	\$0	0.20%	0.20%	N/A	Daily/Monthly
CERTIFICATES OF DEPOSIT <sup>2</sup>						
12 Month (3 mo pen)	\$1,000	\$0	0.15%	0.15%	N/A	Daily/Monthly
24 Month (3 mo pen)	\$1,000	\$0	0.20%	0.20%	N/A	Daily/Monthly
36 Month (6 mo pen)	\$1,000	\$0	0.30%	0.30%	N/A	Daily/Monthly
48 Month (12 mo pen)	\$1,000	\$0	0.35%	0.35%	N/A	Daily/Monthly
60 Month (12mo pen)	\$5,000	\$0	0.40%	0.40%	N/A	Daily/Monthly
PUBLIC FUND INTEREST BEARING DDA						
Contact Executive Management						
These accounts earn interest at a variable rate. The interest rates and annual percentage yields (APY) may change at any time after the account is opened. Interest begins to accrue on the business day you deposit noncash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. If you close your account before interest is credited, you will receive the accrued interest.						

Please call us at 1-800-582-2265 for further information.

<sup>+</sup>ADB = Average Daily Balance, also known as Average Balance

<sup>1</sup>These accounts earn interest at a variable rate. The rate may change after the account is opened. Maintenance or activity fees could reduce

<sup>2</sup>Interest rate is fixed for the term of the certificate. Accounts renew automatically. A penalty may be imposed for early withdrawal. Fees could reduce the earnings on the account.

137 W. Wheeling Street  
Lancaster, OH 43130

1355 Ety Road  
Lancaster, OH 43130

Welcome to  
The Savings Bank



Photos on this page  
of Sherman House,  
staircase at the  
Georgian Museum  
and Rockside Winery  
and Vineyard courtesy  
of Visit Fairfield County:  
[visitfairfieldcounty.org](http://visitfairfieldcounty.org)  
[info@visitfairfieldcounty.org](mailto:info@visitfairfieldcounty.org)  
158 W. Wheeling St., Lancaster, OH 43130  
1-800-626-1296



**The Savings Bank®**  
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Member FDIC  
NMLS# 462552