



## ELECTRONIC FUND TRANSFERS DISCLOSURE – YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may 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 Clearinghouse (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and financial institution information. This information can be found on your check. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion.** You may provide your check to a merchant or service provider who will scan the check for the encoded financial institution and account information. The merchant or service provider will then use this information to convert the transaction in an electronic fund transfer.
- **Electronic returned check charge.** You may authorize a merchant or service provider to electronically collect a charge in the event a check is returned for insufficient funds.

### **Telephone Banking Transactions (types of transactions)**

You may access your account by telephone using your account number(s), personal identification number (PIN) and touch tone phone to transfer funds from checking to checking; transfer funds from checking to savings; transfer funds from checking to line of credit; transfer funds from savings to checking; transfer funds from savings to savings; transfer funds from savings to line of credit; make payments from checking or savings to loans with us; get balance information about checking, savings, line of credit or Overdraft Protection; get transaction history about checking or savings

You may access your account for telephone transactions at the following number(s) and during the following hours: (888)728-6466 (24 hours a day)

### **ATM Card Transactions (types of transactions)**

You may access your account(s) by ATM by using your ATM Card and your personal identification number (PIN) to withdraw cash from savings or checking; transfer funds from savings to savings; transfer funds from checking to savings; transfer funds from checking to checking; get balance information about savings or checking

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

### **Debit Card ATM Transactions (types of transactions)**

You may access your account(s) by ATM using your Debit Card and your personal identification number (PIN) (as applicable) to withdraw cash from checking or savings; transfer funds from checking to checking; transfer funds from checking to savings; transfer funds from savings to savings; transfer funds from savings to checking; get balance information about checking or savings

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

### **Debit Card Point-of-Sale Transactions (types of transactions)**

You may access your checking and savings account(s) by debit card to do transactions that participating merchants will accept, including · purchase goods in person, by phone, or online; pay for services in person, by phone, or online; get cash from a participating merchant or financial institution.

### **Foreign Currency Conversion and Cross-Border Transactions (Currency Conversion)**

If you effect a transaction with your Debit Card in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge or credit into U.S. dollar amount in accordance with their operating regulations or procedures in affect at the time of the transaction. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently the conversion rate used by MasterCard International to determine the transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The currency conversion fee is currently 0.2% and the cross border transaction fee is 0.8%, subject to change without notice.

### **Transactions Performed in Foreign Countries**

You understand that you must notify the bank prior to using your debit or ATM card in a foreign country to avoid denied transactions. For security purposes, all transactions performed outside of the United States (credit and PIN-based) are automatically blocked by Centruē. You will be asked to provide such information as travel dates, countries visited, etc. in addition to standard account verification procedures.

### **Online Banking and Mobile Banking**

You agree to abide by the terms as outlined in the Online Banking Agreement and Disclosure. Types of transfers - You may access your accounts online at [www.centruē.com](http://www.centruē.com) or using a mobile device 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; transfer funds from checking to line of credit; transfer funds from savings to line of credit; make payments from checking to any loan with Centruē Bank; make payments from savings to any loan with Centruē Bank;
- Get balance information about checking, savings, certificate of deposit, line of credit or loan balances; get withdrawal history about checking, savings, certificate of deposit or line of credit; get deposit history about checking, savings or certificate of deposit; get transaction history about checking, savings, certificate of deposit, line of credit or loans

## **Bill Pay**

You agree to abide by the terms as outlined in the Online Banking Agreement and Disclosure. Types of transfers:

- You may access this service on-line at [www.centru.com](http://www.centru.com) or through your mobile device and using your user name and password.
- You may access this service to make payments from your checking account(s) to anyone. (Some payments made by paper check will not be subject to this Electronic Fund Transfer disclosure. See your service agreement for details.)

**Limits and fees** - Please refer to our account related fees for information about fees and limitations that may apply to 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 any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

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

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (800-452-6045 or log into Centru Bank's Online Banking to find out whether or not the deposit has been made.

**Periodic statements** - You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are 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 three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

**Notice of varying amounts** - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**Liability for failure to stop payment of preauthorized transfer** - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### **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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

### **Confidentiality**

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

- where it is necessary for completing transfers; or
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- in order to comply with government agency or court orders; or
- as described in our privacy policy disclosure, provided separately.

### **Unauthorized Transfers**

#### **(a) Consumer liability.**

(1) Generally, tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, 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 two 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 period.

(2) Additional Limits on Liability for MasterCard(R) debit card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. 'Unauthorized use' means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by MASTERCARD.

**(b) Contact in event of unauthorized transfer.** If you believe that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this disclosure.

### **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 (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 (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 has an established account with us before the 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.

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

Centrue Bank  
201 East Main Street  
Streator, IL 61364  
PHONE: (800)452-6045

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday Holidays are not included.

### **Notice of ATM/Night Deposit Facility User Precautions**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM card to anyone.
- Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM card or if it is stolen, promptly notify us. Consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.

- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

### **Other Terms**

ATM/DEBIT CARDHOLDERS MAY WITHDRAW UP TO \$500.00 FROM AN AUTOMATIC TELLER MACHINE AND \$2,500.00 IN MERCHANT PURCHASES AT PARTICIPATING MERCHANTS PER CALENDAR DAY.

ATM ONLY CARDHOLDERS MAY WITHDRAW UP TO \$500.00 FROM AN AUTOMATIC TELLER MACHINE PER CALENDAR DAY.

**MINIMUM AGE REQUIREMENT FOR DEBIT CARD:** Individual account holders **must** be at least 16 years of age.

### **BANK RULES AND REGULATIONS APPLICABLE**

All transactions initiated by the use of the card shall be subject to all rules and regulations of the bank and to all agreements between the bank and the cardholder which relate to the particular transaction initiated. The cardholder agrees that no attempt shall be made to initiate any transactions which would violate any such rules and regulations or agreements. All transactions effected through the use of the card are subject to verification of the bank. Cardholder agrees that the records of the bank (whether generated by the ATM's or otherwise) reflecting transactions initiated through the use of the card (including the cash dispensed) shall be assumed correct, unless notification is issued by the bank or the cardholder elects to exercise his rights under the error resolution notice.

**Time of transaction:** all transactions made through the use of our ATM's are subject to the time necessary to process them and any transactions made after regular banking hours or on a holiday may not be completed or posted until the next regular banking day.

**Termination:** Either the bank or the cardholder may terminate this agreement and revoke or return the card at any time as to transactions occurring after such termination but no such termination shall affect any liability of the cardholder or the bank with respect to transactions previously initiated through the use of the card. Upon any termination, the card shall be promptly returned to the bank.

**Amendments of changes to this agreement:** the bank expressly reserves to amend this agreement in any respect or to change any of the terms or conditions hereof, at any time or times, upon such notice to the cardholder as may be required by law.

**Governing law:** this agreement shall be construed in accordance with and governed by the laws of the State of Illinois, except to the extent preempted by applicable Federal Law.

Your Centru Bank ATM/Debit card and PIN are and shall remain the property of the bank and must be returned promptly to the bank upon termination of this agreement or at the bank's request or demand.

Cardholder is responsible for all withdrawals and transfers made or obtained through the use of any card issued pursuant to this agreement in accordance with the terms and conditions hereof and such further terms and conditions as may be established by the bank from time to time governing the use of this card.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.