Electronic Fund Transfers

Riley State Bank of Riley, Kansas
201 S. Broadway
Riley, KS 66531

785-485-2811

rileystatebank.com

Electronic Fund Transfers 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 Clearing House (ACH) or other payments network. 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 accounts.

- ***Preauthorized Payments.***

  You may make arrangements to pay certain recurring bills from your checking, savings, or money market accounts. However, transfers or withdrawals from a savings or money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six (6) per month. If you exceed the transfer limitations set forth above, your account shall be subject to closure.

Telephone Transactions

You may access your account by telephone using your Personal Identification Number (PIN) to:

- get balance information about your checking or savings accounts
- get withdrawal history about your checking or savings accounts
- get deposit history about your checking or savings accounts
- get transaction history about your checking or savings accounts

You may access your account for telephone transactions at the following number(s) and during the following hours:

(785)-485-2200, (local) 24/7
(866)-462-2200, (toll-free) 24/7

Shazam Card ATM Transactions

You may access your account(s) by ATM using your Shazam Card and your personal identification number (PIN) to:

- withdraw cash from checking or savings accounts of no more than $250.00 per day
- get balance information about your checking and savings accounts
- transfer funds from checking or savings to checking or savings

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

Shazam Card Point-of-Sale Transactions

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

- to purchase and pay for goods or services in person, by phone, or by computer not to exceed $750.00 in transactions per day
- get cash from a participating merchant or financial institution

You may also access your checking account(s) by entering your card information into one or more mobile digital wallet applications we support* through an eligible web-enabled cell phone (or other device) to conduct transactions that participating merchants will accept, including:

The application(s) we support are: Apple Pay, Samsung Pay, Google Pay, Garmin Pay

* See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have.

Computer Transfer

You may access your accounts online at rileystatebank.com using your Access ID and your password to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- make payments from checking to bill pay accounts with us
- make payments from savings to bill pay accounts with us
- get balance information about your checking or savings accounts
- get withdrawal history about your checking or savings accounts
- get deposit history about your checking or savings accounts
- get transaction history about your checking or savings accounts

Bill Payment Service

You may access this service by computer at rileystatebank.com by using your user name, password and account number.

You may also access this service by or by using the mobile app

You may access this service to:

- make payments from your checking or savings account to bill pay accounts with us.

Mobile Banking Transfer

You may access your accounts for mobile banking services using your smart phone (a mobile phone having computing features such as third-party application capability, internet access, and other features as described in our technical specifications, provided separately), our mobile banking application (provided separately) and your user name and password.

You may use this service to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from checking to checking
- transfer funds from savings to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- make payments from checking to bill pay accounts with us
- make payments from savings to bill pay accounts with us

You may also use this service to perform the following additional transactions that are **NOT** electronic fund transfers, and therefore not subject to this Electronic Fund Transfers disclosure:

- get balance information about your checking or savings accounts
- get withdrawal history about your checking or savings accounts
- get deposit history about your checking or savings accounts
- get transaction history about your checking or savings accounts
- mobile deposit checks using our app

(Any special access requirements, fees or limitations for these transactions will be provided separately.)

Limits and Fees

Please refer to our fee schedule 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).

Limitations on Frequency of Transfers

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your savings and money market account(s):

Transfers or withdrawals from a savings or money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six (6) per month. If you exceed the transfer limitations set forth above, your account shall be subject to closure

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:

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

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. We charge $15.00 for each stop payment.

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:

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

Unauthorized Transfers

(a) Consumer Liability.

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 Limits on Liability for Mastercard® Cards.

You will not be liable for any unauthorized transactions using your Mastercard card if:

1. you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and
2. upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us) the liability limits of Regulation E (described above) apply.

(Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.)

(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 (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 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.

If you have inquiries regarding your account or need more information regarding our error resolution procedures, please contact us at:

Riley State Bank of Riley, Kansas
201 S. Broadway
Riley, KS 66531

BUSINESS DAYS: Mon-Fri

Holidays are included.

Federal Holidays are not included.

PHONE: 785-485-2811

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.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- 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.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- When you make a transaction, be alert to 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. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another 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.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST