



ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

For purposes of this disclosure the terms "we", "us" and "our" refer to Citizens Community Federal. The terms "you", "your" and "yours" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require Banks to provide certain information to customers regarding Electronic Funds Transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes.

EFTs we are capable of handling are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions listed. You should keep this notice for future reference.

Contact Address and Telephone Number. If you believe your Card or your PIN(s) have been lost or stolen, call: 1-800-590-9920 Monday – Friday 8:00am to 6:00pm and Saturday 9:00am to 12:00pm. Call 1-800-554-8969 on Holidays or after business hours. You can also write: Citizens Community Federal, ATTN: Deposit Operations at PO Box 218, Altoona WI 54720.

You should also call 1-800-590-9920 or write to the address listed above if you believe an electronic transfer has been made using the information from your check without your permission.

Business Day Disclosure. For purposes of these disclosures, our business days are Monday through Friday. Federal Holidays are not included.

Account Access.

(1) You may use your Card (or in some cases the Card number) and its PIN, when required, to accomplish the following transactions:

- (i) Withdraw cash from your checking or savings account.
- (ii) Make deposits to your checking or savings account.
- (iii) Transfer funds between your checking and savings accounts.
- (iv) Pay for purchases at places that have agreed to accept the Card and PIN, if required.
- (v) Pay bills directly from your checking or savings account in the amounts and on the days you request.

Some of these services may not be available at all terminals. If the EFT terminal is "offline" you may not be able to withdraw cash or transfer money between your accounts.

To protect you from fraud and identity theft, Citizens Community Federal will block transactions originating through many foreign countries with a high fraud risk. You may contact the Bank and request specific blocks to be lifted in order to authorize transactions originating from a foreign country. If traveling outside of the US, please contact the Bank to lift restrictions for where you will be traveling.

(2) Telephone banking is an electronic method of access provided solely to Citizens Community Federal customers using the telephone to make account inquires, transfer funds from one of your own accounts to another, make a loan payment from your deposit account to a loan account at Citizens Community Federal. The system does not allow you to make electronic transfers to third persons or authorize any other person to make deposits or withdrawals from your accounts. Access is limited to you as an account holder and you are responsible for the user code and password. Carefully protect your secure access at all times and change your password frequently.

(3) You may preauthorize a one-time and/or recurring electronic debit from or credit to your account(s).

(4) 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: (i) Pay for purchases. (ii) Pay bills.

Limitations on Transfers.

- (1) You may withdraw and/or make purchases (if allowed) up to \$520 each day for PIN-based transactions.
- (2) You may buy up to \$1,500 worth of goods or services each day you use the Card for signature-based transactions.

Fees and Charges. We will charge you for electronic fund transfers the fees, if any, identified in our current fee schedule accompanying this EFT Disclosure, as may be amended from time to time. When you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. You will be notified of any such fee when you use the terminal.

You may also authorize a payee to electronically debit from your account a fee because a check you presented to the payee was returned for non-sufficient funds.

Documentation:

(1) *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. You may not get a receipt if the amount of the transfer is \$15 or less.

(2) *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 1-800-590-9920 to find out whether or not the deposit has been made.

(3) *Periodic statements.* You will get a monthly account statement, unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

Preauthorized Withdrawals

(1) *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's how:

Call us at 1-800-590-9920 or write us at Citizens Community Federal, ATTN: Deposit Operations at PO Box 218, Altoona WI 54720, 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 for each stop payment order you give the charge for stopping payment identified in our current fee schedule accompanying this EFT disclosure as may be amended from time to time.

(2) *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.

(3) *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.

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 your written permission.

Financial Institution's Liability. 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 the transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the electronic funds transfer 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.

Consumer Liability Disclosure. Tell us AT ONCE if you believe your Card or your PIN(s) have 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 after you learn of the loss or theft of your Card or your PIN(s), you can lose no more than \$50 if someone used your Card or your PIN(s) without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Card or your PIN(s), and we can prove we could have stopped someone from using your Card or your PIN(s) 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.

In all cases, you agree to be responsible for all EFTs authorized by you or from which you receive any benefit. If you permit or authorize other person(s) to use your card and/or PIN, you will be liable for the resulting transaction(s).

If a notice of error involves unauthorized use of your point of sale debit card with Visa logo when it is used as a Visa point of sale debit card, then the following additional Visa rules on error resolution shall also apply. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa debit card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Error Resolution. In Case of Errors or Questions About Your Electronic Transfers call 1-800-590-9920 or write Citizens Community Federal, ATTN: Deposit Operations at PO Box 218, Altoona WI 54720 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

Credit given by us to you is provisional until we receive final settlement for such entry. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Chargebacks and Document Retrieval. As to any transaction which (1) involves a sale of goods or services which is paid directly through a terminal and (2) does not involve a check draft, we shall, upon receipt of written request from you, perform the Chargeback or Document Retrieval. You may be charged any fees we incur from Visa and our Processor to perform these actions. There may also be a research fee imposed, as disclosed on our fee schedule.

Currency Conversion. If you perform a transaction with your Card in a currency other than U.S. dollars, VISA will convert the charge into a U.S. dollar amount. VISA will use its currency conversion procedure, which is disclosed to institutions that issue VISA cards. Currently, the conversion rate used by VISA 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 VISA for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by VISA. The currency conversion rate used by VISA on the processing date may differ from the rate that would have been used on the purchase date or your statement posting date.

Additional Information.

- (1) We may amend this EFT Disclosure upon giving you such notice as may be required by law, effective upon the date indicated in the notice.
- (2) We may terminate your privilege of using an EFT system and we and/or VISA may withhold approval of any transaction at any time. The Card is our property and shall be surrendered by you to us upon request regardless of who terminates the Card privileges. Termination shall not affect the rights and obligations of the parties for transactions made with the EFT system before the privileges are terminated.
- (3) You agree not to use your Card and/or PIN for 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 you may be located.