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Sulphur Springs, Texas 75483

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[www.alliancebank.com](http://www.alliancebank.com)

Routing Number:

111901975



## Same Great Service-Same Friendly Faces-New Name!

Welcome to Alliance Bank! We can't wait to serve you!

Great News! ***Your account number will remain the same!*** However, there are some important changes happening to your current financial products and services offered to you from First National Bank of Mount Vernon (FNBMV) that become effective **March 18, 2019**.

We have included lots of information in this welcome kit, and we know it can be a little overwhelming! We have included an easy step-by-step checklist to help guide you through the process. Please review the enclosed materials and dates as some features of your current account may change, affecting access to your funds.

Although some of these **changes may require your attention** and must be made to receive uninterrupted service, we are here to help you! If you have questions, we are happy to assist you. Please contact us toll free at 1-877-903-2265 or email us at [customercare@alliancebank.com](mailto:customercare@alliancebank.com).

So, let's get started...

Best Regards,

Tom Sellers

President/Chief Executive Officer



# CHECKLIST and IMPORTANT DATES

## ☐ ACTIVATE YOUR DEBIT CARD

Your FNBMV card will no longer be active after **March 17 at 11:59 p.m.** Start using your new AB card on **March 18 at 12:00 a.m. (midnight).**

## ☐ UPDATE ROUTING NUMBER FOR DIRECT DEPOSITS & AUTOMATIC PAYMENTS

Alliance Bank Routing # 111901975. Remember, your account number remains the same. Please ensure that changes are made so that your deposits and/or payments are submitted to Alliance Bank **on or after March 18, 2019.**

## ☐ ORDER CHECKS

Since your account number will remain the same, existing FNBMV checks and deposit slips will be honored through **March 31, 2021.** Your first order placed with Alliance Bank will be discounted by 20% if you place the order prior to March 31, 2020. Be sure to destroy your remaining FNBMV checks or bring them to any of our bank locations for proper disposal after **March 31, 2021.**

## ☐ CONFIRM ONLINE BANKING INFORMATION

Verify information for bill pay vendors, recurring transfers, and scheduled payments were transferred to our system correctly.

## ☐ ENROLL IN ESTATEMENTS

Enroll in eStatements and set-up your text/email notification options on or after **March 18, 2019.**

## ☐ DOWNLOAD AB MOBILE BANKING & MY MOBILE MONEY APPS

You may download our apps at any time so they will be available for your use beginning **March 18, 2019.**

## ☐ BE AWARE OF AB CUT-OFF TIMES

Alliance Bank deposit cut-off time is 7 p.m., including in branch, remote and mobile deposits.

## ☐ REVIEW YOUR NEW ACCOUNT TERMS AND CONDITIONS

Your new Terms & Conditions will become effective **March 18, 2019.** Please be sure to review the enclosed material to affirm these account selections meet your banking needs.



# ACCOUNT CONVERSION CHART



We have carefully reviewed your existing account(s) and are confident you will be pleased with your new Alliance Bank account(s). The great news is you keep your same account number. If you see another account you prefer, simply call or visit any Alliance Bank location on or after 03/18/2019. We will be happy to review your needs and change your account type.

## CONSUMER ACCOUNTS

If This Is Your First National Bank Account	Your New Alliance Bank Account Will Be	Account Detail See Account Disclosures & Terms & Conditions Enclosed <sup>^</sup>
EASY CHECKING	FREEDOM CHECKING	•\$100 min. to open (One account per social security number) •Earn 1.26% APY* on balances up to \$25,000** •Earn 1.26%–0.50% APY*, depending on bal. in account (0.50% APY is based on a \$100,000 bal.) for bal. greater than \$25,000** •Earn 0.10% APY* on all bal. when qualifications <sup>^</sup> are not met •Refunds on ATM fees, nationwide (up to \$25 per mo. qualification cycle)*** •No mo. service charge •eStatements required •Unlimited check writing
FIRST CHOICE CHECKING REGULAR CHECKING	PERSONAL CHECKING	•\$100 min. to open •Unlimited mo. transactions including withdrawals and deposits •eStatements avail., fee for paper statements <sup>2</sup> •\$500 min. daily balance to avoid \$10 monthly service charge
NOW SUPER NOW	CHECKING WITH INTEREST	•\$1,000 min. to open •Unlimited check writing •eStatements avail., fee for paper statements <sup>2</sup> •\$1,000 min. daily balance to obtain APY and avoid \$10 monthly service charge
FREE CHECKING	FREE CHECKING	•\$100 min. to open •Unlimited checking writing •No monthly service charge •Truncated statement
MONEY MARKET CENTURY MONEY MARKET FIRST INVESTORS	MONEY MARKET	•\$2,500 min. to open •Limited transactions <sup>^</sup> •eStatements avail., fee for paper statements <sup>2</sup> •\$2,500 min. daily balance to obtain APY and avoid \$12 monthly service charge •Excessive transaction fee may apply <sup>^</sup>
SAVINGS	REGULAR SAVINGS	•\$100 min. to open •Limited transactions •eStatements avail., fee for paper statements <sup>2</sup> •Excessive activity fee may apply <sup>1</sup> •\$100 min. daily balance to obtain APY and avoid \$5 monthly service charge
SAVINGS-PAL	MINOR SAVINGS	•\$10 min. to open •Excessive activity fee may apply <sup>1</sup> •eStatements, fee for paper statements <sup>2</sup> •\$10 min. daily balance to obtain APY and to avoid \$1 monthly service charge

## BUSINESS ACCOUNTS

If This Is Your First National Bank Account	Your New Alliance Bank Account Will Be	Account Detail See Account Disclosures & Terms & Conditions Enclosed <sup>^</sup>
COMMERCIAL CHECKING	BUSINESS CHECKING	•\$500 min. to open •Unlimited transactions •\$1500 min. daily balance to avoid \$10 monthly service charge •DBA certificate may be required •Cash Management available. Call toll-free 1-877-903-2265 for more information
COMMERCIAL CHECKING WITH INTEREST	COMMERCIAL CHECKING WITH INTEREST	•\$1000 min. to open •Unlimited check writing •eStatements avail., fee for paper statements <sup>2</sup> •\$1000 min. daily balance to obtain APY and avoid \$10 monthly service charge
COMMERCIAL SAVINGS	REGULAR SAVINGS	•\$100 min. to open •\$100 min. daily balance to obtain APY and avoid \$5 monthly service charge •Excessive activity fee may apply <sup>1</sup> •Must have entity papers & entity tax identification number
COMMERCIAL MONEY MARKET	MONEY MARKET	•\$2,500 min. to open •Limited transactions <sup>^</sup> •eStatements, fee for paper statements <sup>2</sup> •\$2,500 min. daily balance to obtain APY and avoid \$12 monthly service charge •Excessive \$15 transaction fee will apply for each transaction in excess of 6 during a statement cycle •Must have entity papers & entity tax identification number

**CD/IRA's:** Nothing is changing! Your account number, rates, and terms will remain the same until maturity.

**LOANS:** Nothing is changing! Your account number, rates, and terms will remain the same. **As of March 18, 2019** all loan payments should be made payable and mailed to: Alliance Bank, P.O. Box 500, Sulphur Springs, TX 75483.

\*Annual Percentage Yield (APY) accurate as of 6/6/18. May change at banks discretion. \*\*If qualifications are met. Qualifications: 15 debit or POS transactions (excluding ATM transactions) post & settle. Enroll in online banking. Enroll & agree to receive e-statements. One direct deposit or ACH payment post & settle (monthly determination is based on monthly qualification cycle). Maintain valid e-mail address. \*\*\*Monthly qualification cycle means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the close of the current monthly statement cycle. <sup>1</sup>\$3 excessive activity fee for each debit in excess of two during a monthly statement cycle of at least 4 weeks. <sup>2</sup>Refer to schedule of fees. <sup>^</sup>Limit of 6 transactions per statement cycle. <sup>^</sup>See complete details on Terms & Conditions pages and Truth In Savings disclosures.

# DEBIT CARD GENERAL INFORMATION



## NEW MASTERCARD® DEBIT CARD

You will receive a new debit Mastercard with a new number between **March 8 and March 15**. Your card design, including School cards, will be matched. If we do not have a similar design, we will send you the AB default design (shown above).

Mastercard Benefits\*: Enhanced Security, MasterCard Global Service, Identity Theft Resolution Services with Wallet Protection\*\*, Price Protection, Extended Warranty and more. See guide to benefits for details.

## ACTIVATING YOUR NEW CARD & SETTING YOUR PIN

Activate your new card as soon as you receive it. Call the number on the sticker to activate and select your PIN. You will use the last four digits of your social security number for your initial PIN. You will be able to create your own PIN during the activation call.

## IMPORTANT DEBIT CARD DATES

Your FNBMV card will no longer be active after **March 17 at 11:59 a.m.** Start using your new AB card on **March 18 at 12:00 a.m.**

## UPDATE INFORMATION

Contact any companies that automatically bill your existing card to provide your new card information. CardSwap, a service that can help swap cards with major vendors, is available within our online banking site at [www.alliancebank.com](http://www.alliancebank.com).

## ACCESS MY MOBILE MONEY\*\*\*

With the My Mobile Money app, you are always in control of your debit card. Options include: turn card on/off, turn ATM transactions on/off, set alerts and deny transactions based on merchant or transaction type and location, receive and take action on possible fraudulent transaction alerts, monitor/control dependent cardholders' usage, set spending limits, touch ID log-in and more. Download the app today, and register your new card.

**CARD LIMITS:** POS \$2500, ATM \$500 per 24-hour period.<sup>1</sup>

**ATM LOCATIONS:** Visit [www.alliancebank.com](http://www.alliancebank.com) for ATM locations.



\*Certain restrictions apply. See Guide to benefits for details. \*\*Certain restrictions apply. See [www.mastercard.us](http://www.mastercard.us)/zero-liability for details. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated, used pursuant to a license. \*\*\*App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. App is free. Data rates may apply. <sup>1</sup>Or your available balance, whichever is less.

# INTERNET BANKING GENERAL INFORMATION

## ONLINE BANKING: [www.alliancebank.com](http://www.alliancebank.com)

- Access your online banking at [www.alliancebank.com](http://www.alliancebank.com) **on or after March 18, 2019.**
- Enter your existing log-in credentials and follow instructions.
- Access up to 18 mos. account history.
- Current alerts will be transferred to AB system, if available.
- On **March 15 at 3:00 p.m.** FNBMV internet banking will be in view-only mode. You may log-in, but will only be able to view accounts, balances, transaction history, etc. Transactions will not be allowed.
- On **March 18 at 8:00 a.m.** FNBMV online banking will no longer be available.

## BILL PAY

- Verify vendor information for bill pay and scheduled transfers converted correctly.
- On **March 11 at 8:00 a.m.**, you will no longer be able to schedule payments or create new payees on the FNBMV bill pay site.

## QUICKEN/QUICKBOOKS

For assistance in switching your Quicken or QuickBooks connections from FNBMV to AB, please visit [www.alliancebank.com/intuitinstructions](http://www.alliancebank.com/intuitinstructions) for detailed instructions. If you need additional help, please contact our Customer Care Center toll free at 877-903-2265.

## MOBILE BANKING<sup>1</sup>

- Download the AB mobile app for convenient banking on the go.

## MOBILE DEPOSIT

- Enroll for Mobile Deposit access. Deposit checks anytime, anywhere from your mobile phone.

## eSTATEMENTS

- Enroll in eStatements and set-up your text/email notification options **on or after March 18, 2019.**
- Access up to 18 months of statements.

## TEXT BANKING

- Enroll under "Settings" if you prefer to use text banking.



<sup>1</sup> Download the Alliance Bank app through the App Store. App is free, but standard rates and fees may apply from your wireless carrier. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.



# Your Deposit Account

Privacy  
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Rev. 03/2018

FACTS WHAT DOES ALLIANCE BANK DO WITH YOUR PERSONAL INFORMATION?		
<b>Why?</b>	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.	
<b>What?</b>	<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> <ul style="list-style-type: none"> <li>● Social Security number</li> <li>● Income</li> <li>● Account balances</li> <li>● Payment history</li> <li>● Transaction history</li> <li>● Credit history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 Alliance Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Alliance Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call toll-free 877-903-2265 or email us at <a href="mailto:customercare@alliancebank.com">customercare@alliancebank.com</a>	



What We Do	
<b>How does Alliance Bank protect my personal information?</b>	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Alliance Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Pay your bills</li> <li>● Apply for a loan</li> <li>● Use your debit card</li> <li>● Make deposits or withdrawals from your account</li> <li>● Give us your contact information</li> <li>● Show your government-issued ID</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>● <i>Financial companies such as: Galyean Insurance Agency, Inc.</i></li> </ul> </li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Alliance Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Alliance Bank doesn't jointly market.</i></li> </ul>
Other Important Information	
<b>For Texas Customers.</b> The Alliance Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Alliance Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a> , Website: <a href="http://www.dob.texas.gov">www.dob.texas.gov</a> .	

## TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**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 Texas 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. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**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 can be deducted directly from the account balance whenever sufficient funds are available. 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 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. 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 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, 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 the 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 it as a transaction 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.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. 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 time 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, which may be more than the actual amount of your purchase. 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 may be up to three days 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, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. 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.

Here is an example of how this can occur – assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is \$30 per overdraft, but we do not charge the overdraft fee if the transaction amount is \$5.00 or less.

You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions (\$120 - \$80 = \$40) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase (\$120 - \$50 = \$70). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee of \$30 according to our overdraft fee policy. You will be charged this \$30 fee according to our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.

**Overdrafts** - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**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 check to examine the signatures on the 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 account 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.

**UNIFORM SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT SELECTION FORM NOTICE** - The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

**SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION** - The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

**SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION** - The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

**MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP** - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

**MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP** - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

**MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D." (PAYABLE ON DEATH) DESIGNATION** - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

**BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid on ledger balances, 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** - Unless otherwise provided, 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; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop payment records you can give us). 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. Your stop-payment order 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. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

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. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be 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 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** - 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 - such as an encoding error. In addition, 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., computer, 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.

**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, or (d) the debt is created by a home equity loan, or (e) setoff is prohibited by the Military Lending Act or its implementing regulations. 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. 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. 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.

**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.



Our policy is to process Bank Fees first. We process wire transfers second, in the order they are received on the day they are processed. We process Automatic Teller Machine (ATM) transactions third, in the order they are received on the day they are processed. We process Point of Sale (POS) transactions fourth, in the order they are received on the day they are processed. We process Automatic Clearing House (ACH) transactions fifth, in the order they are received on the day they are processed. We process checks cashed at bank sixth, in numerical order on the day they are processed. We process all other items including checks seventh, in numerical order on the day they are processed.

If a check, item or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. 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. We reserve the right to change the transaction clearing posting order at any time.

**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.

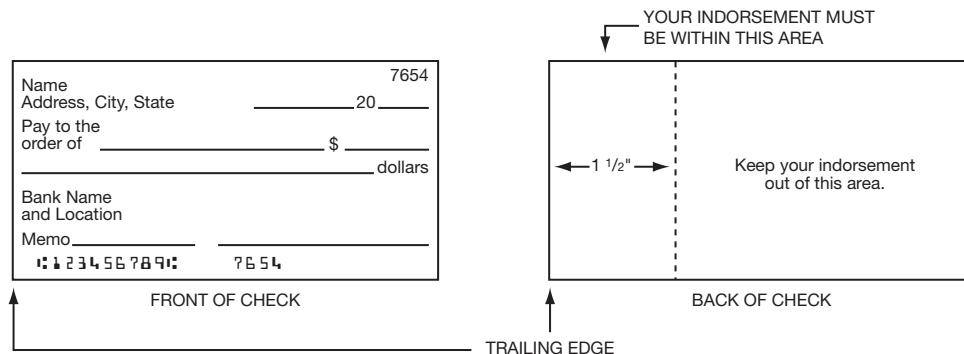
**CHECK PROCESSING** - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains 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.

**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.

**JURISDICTION** - Regardless of the location of your account the terms and conditions of this Contract or Agreement are payable and performable in Hopkins County, TX.

**SECURITY** - 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).

Except for consumer electronic funds 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, such as positive pay or commercially reasonable security procedures, 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, unless we acted in bad faith or to the extent our negligence contributed to the loss. 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.

**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 must first obtain your consent to contact you about your account because we must comply with the 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 does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

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 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** - 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. In cases where we suspect the unauthorized withdrawal was initiated by or involved a family member, personal acquaintance, roommate, or person that has been granted access or security codes on previous occasions by the person requesting the refund; we may deny or delay the claim until we can be assured that there was no benefit, negligence, or collusion by the account holder. 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 a check 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.

**ACCOUNT ORGANIZATION** - We have organized your Checking with Interest account in a nontraditional way. Your Checking with Interest account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your Checking with Interest account operates and the way a traditionally organized Checking with Interest account operates, but this organization makes us more efficient and helps to keep costs down.

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## OVERDRAFT PRIVILEGE PROGRAM NOTICE

An overdraft may result from: A) the payment of checks, electronic funds transfers or other electronic means, in-person withdrawals, or other withdrawal requests; B) payments authorized; C) return of unpaid items deposited by you; D) the imposition of bank service charges; or E) the deposit of items which according to the bank's Funds Availability Policy, are treated as not yet available or finally paid.

Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. For Reg E opt in purposes, you must bring your account to a positive balance within 30 days. All unpaid overdraft balances will be charged off no later than 60 days after the date of creation.

The total of the discretionary overdraft privilege (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure.

**Fees:** We will charge a \$30.00 Return Item Fee for each insufficient funds (NSF) item not paid against your account. We will charge a \$30.00 Overdraft Fee for each insufficient funds (NSF) item paid against your account.

We will charge a \$30.00 Overdraft Fee for each item over \$5.00 paid on your account, with a daily limit of \$180.00 for overdraft fees when the items are automatically paid under this program.

**Excessive Overdraft Monitoring** - Alliance Bank will monitor excessive overdraft reports daily. Once a customer exceeds six overdrafts in a rolling twelve month period, they will be mailed a letter advising them of the alternatives to overdraft privilege (including the dangers of excessive overdrafts) in order to make meaningful contact to determine if their overdraft privilege shall remain in place. No response to this letter will result in the customer's overdraft privilege remaining in place. Continued excessive overdrafts by the consumer will result in the bank sending a letter on successive occurrence. After the third letter, the Bank will also attempt to make meaningful contact via telephone or in person. If no contact can be made after the fourth letter the Bank will assume that the customer is fully aware of the dangers of excessive overdrafts and the alternatives to the Overdraft Privilege Program, and it is the customer's decision to leave their overdraft protection in place. At this point the Bank will cease sending any further letters regarding excessive overdrafts and alternatives to the Overdraft Privilege Program.

**Notice Regarding Payment of checks** - Working with you to be your financial partner is important to us. To help that partnership run smoothly, it is important that you be aware of the order in which we pay checks.

**When processing checks drawn on your account, our policy is to pay transactions against the account in the following order: 1) Bank Fees, 2) Wire Transfers, 3) Automatic Teller Machine (ATM) transactions, 4) Point of Sale (POS) transactions, 5) Automated Clearing House (ACH) transactions, 6) Checks cashed at the bank - in numerical order for the day on which they are processed, 7) all other items including checks in numerical order for the day on which they are processed. We reserve the right to change the transaction clearing posting order at any time.**

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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, savings or money market account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking, savings or money market account(s).

- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or money market account(s) 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.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings and money market accounts.

**Round the Clock Banking Telephone Transfers - types of transfers** - You may access your account by telephone 24 hours a day using your personal identification number (PIN), a touch tone phone, and your account number(s), to:

- transfer funds between your checking, savings, or money market accounts
- make payments from checking, savings, or money market accounts to loan accounts with us
- get information about:
  - the account balance of checking, savings, money market, certificate of deposit, individual retirement account (IRA), or loan account(s)
  - deposits to or withdrawals from checking, savings, money market account(s)

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

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

- make deposits to checking, savings, or money market account(s) with a debit card
- get cash withdrawals from checking, savings, or money market account(s) with a debit card
  - you may withdraw no more than \$500.00 per 24-hour period; this dollar limitation is separate from the "Debit Card Transactions" dollar limitation
  - please refer to the separate fee schedule for transaction charges that may apply (refer to the Electronic Fund Transfers Fees)
- transfer funds between your checking, savings, or money market account(s) with a debit card
- get account balance information of your checking, savings, or money market account(s)
  - please refer to the separate fee schedule for transaction charges that may apply (refer to the Electronic Fund Transfers Fees)

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

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

**Types of Debit Card Transactions** - You may access your checking, savings and money market account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a participating financial institution, and do anything that a participating merchant will accept.

**Debit Card Transactions - frequency and dollar limitations** - Using your debit card:

- You may make purchases up to \$2,500.00 or your available balance, whichever is less per 24-hour period; this dollar limitation is separate from the "ATM Transfers" dollar limitation.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Currency Conversion and Cross-Border Transaction Fees.** If you effect a transaction with your debit card in a currency other than US Dollars, Mastercard® will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

**Alliance Online Banking Services - types of transfers and dollar limitations** -

Alliance Online Banking Services means Online Banking and, to the extent you enroll and/or use them, the following services:

- Mobile Banking (Text Banking, Mobile Web Browser, Mobile app)
  - You may be charged access rates depending on your carrier. Web access is needed to use mobile banking. Check with your service provider for details on specific fees and charges
- Electronic Fund Transfers through the Online Banking Service
- Bill Payment

You may enroll for these services by computer at [www.alliancebank.com](http://www.alliancebank.com), using your logon ID and password. You may access your account(s) by computer or mobile device (access rates may apply depending on your carrier) by logging onto our website at [www.alliancebank.com](http://www.alliancebank.com), using your logon ID and password, to:

- transfer funds between your checking, savings or money market account(s) when you request
- make payments from checking, savings or money market account(s) to loan account(s) with us
- make payments from checking or money market account(s) to third parties (Bill Pay)
- request stop payments (refer to Preauthorized Payments section)
- reorder checks
- export account history to your personal financial software
- get information about:
  - the account balance of checking, savings, money market and loan accounts
  - the last twenty-four months running total history on checking, savings, money market and loan accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to online banking services transfers.

**Limitations on frequency of transfers** - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- The depositor is permitted or authorized to make no more than six transfers from a savings account per monthly statement cycle (of at least four weeks), to another account of the depositor at Alliance Bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order made by the depositor and payable to third parties.
- The depositor is permitted or authorized to make no more than six transfers from a money market account per monthly statement cycle (of at least four weeks), to another account of the depositor or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties.



## FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized deposits to any type of account.
- Please refer to the separate fee schedule for Debit Card and Alliance Online Banking charges that may apply (refer to the Electronic Fund Transfers Fees).

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 (877) 903-2265 Toll Free 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, money market and savings accounts

## 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 will also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you 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 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 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 your written permission.

## 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 or made available 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 Debit Card.** You will not be liable for any unauthorized transactions using your Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. 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** - Telephone us toll-free at 877-903-2265, write us at P.O. Box 500, Sulphur Springs, TX 75483, or email us at [customercare@alliancebank.com](mailto:customercare@alliancebank.com) 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.

ALLIANCE BANK  
CUSTOMER SERVICE DEPARTMENT  
100 JEFFERSON STREET, P.O. BOX 500  
SULPHUR SPRINGS, TEXAS 75483-1111

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (877) 903-2265 Toll Free

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

**NOTICE OF BASIC SAFETY PRECAUTIONS FOR ATM, DEBIT CARD  
AND NIGHT DEPOSIT FACILITY USERS**

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

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your debit card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your debit card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your debit card or PIN over the telephone or Internet. If your debit card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you – and never provide the merchant with the PIN to your debit card.
6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.
7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. 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.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your debit 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.
10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. 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.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. 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, put your card away and leave. You might consider using another ATM or coming back later.
13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.
14. 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.

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**IMPORTANT NOTICE**

**ALLIANCE BANK**

**MASTERCARD DEBIT CARD AGREEMENT**

**Each cardholder ("you", "your"), by signing, retaining or using the MASTERCARD® Debit Card or MASTERCARD® Business Debit Card (the "Card"), agrees to the following terms and conditions which are the contract governing the Issuance and use of the card.**

1. This Card is a "qualified" card, as set out by MASTERCARD® INCORPORATED Operating Regulations, and is issued to the Cardholder pursuant to the terms of an application from the cardholder to Alliance Bank (the "Bank", "us", "our") and this Agreement/disclosure. The Card is and will continue to be the property of the Bank. The cardholder may retain possession of the Card so long as the terms of this Agreement are met, provided, however, the Cardholder must deliver the Card to the Bank upon demand.
2. The Cardholder authorizes the Bank to debit or credit Cardholder's Checking or Savings Account identified on the Card Application (the "Account") for the total amount of all Sales Drafts/Withdrawals originated by the proper use of the Card in accordance with MASTERCARD® INCORPORATED Operating Regulations.
3. Each debit (withdrawal) entry originated by proper use of the Card may be charged by the Bank to the fullest extent permitted by law to the Account in order and with the same legal effect as any authorized check drawn on such account, except as modified by this Agreement.
4. The Cardholder may use the Card to pay for purchases from merchants, persons, or organizations honoring the Card or MASTERCARD® cards or to withdraw cash from "Pulse" or "Cirrus" Automated Teller Machines (ATMs). In the event such purchases result in an overdraft to the Account, the

Cardholder agrees to pay to the Bank such indebtedness and all applicable charges immediately, unless the Cardholder has a CheckPlus line of credit, then according to such agreement.

5. The Bank requires the merchant or other organization or person honoring the Card to obtain prior approval or authorization from the Bank for any Sales Draft/Withdrawal. Authorizations will be based on available balance at that time. The Bank is authorized but not obligated to refuse to honor and to return to merchant or other organization or person honoring the Card any Sales Draft/Withdrawal, which was not authorized in accordance with applicable MASTERCARD® INCORPORATED Operating Regulations.
6. The Cardholder agrees to pay, in accordance with billings, all indebtedness incurred for overdraft occurrences, all charges for overdraft in accordance with Bank Policy plus, in the event of the Cardholder's breach or default in the performance of these terms and Conditions, all resulting costs and expenses incurred by the Bank to the fullest extent permitted by law. All deposits by the Cardholder will be in U.S. dollars at Alliance Bank.
7. The Cardholder shall not have and hereby waives any right to stop payment respecting any Sales Draft/Withdrawal originated by proper use of the Card, except as provided by MASTERCARD® INCORPORATED Operating Regulations.
8. The Bank will send to the Cardholder a monthly statement which will include a description of any debit or credit item originated by the use of the Card.
9. The Bank may, after any further notice required by law, without liability to Cardholder and without affecting Cardholder's liability to the Bank for previous Card transactions, decline to make further charges against Cardholder's account and revoke the Card, which remains the property of the Bank, and which Cardholder agrees to surrender upon demand and not transfer to any third party. If the Card is lost or stolen, Cardholder agrees to notify Bank immediately and to fully cooperate with the Bank, including but not limited to, providing the Bank with all facts and information known by or reasonably available to the Cardholder regarding such loss or theft.
10. The Cardholder may terminate at any time the Cardholder's right to use the Card; provided, however, that no such termination by the Cardholder shall be effective against the Bank until the Bank shall have received the Card from the Cardholder together with written notice from the Cardholder to the Bank to the effect that the Cardholder wishes to terminate the Cardholder Agreement. (As a precaution to avoid unauthorized use of the Card, the Bank urges the Cardholder to cut the Card in half prior to returning the card to the Bank.) Upon termination by the Cardholder of this Cardholder Agreement, the Bank is hereby authorized to debit the Cardholder's account for the full amount of all debit entries originated by the Cardholder prior to the date on which the Bank receives the Card from the Cardholder.
11. The Cardholder waives and releases the Bank from any liability resulting from the Bank's failure to authorize any debit or credit transaction originated through use of the Card.
12. The Cardholder shall sign the Card in the space provided on the Card prior to any use of the Card. The Cardholder cannot authorize use of the Card by anyone else; however, additional cards may be issued to other signatories on the Account.
13. The Bank will disclose information to third parties about the Account or transactions made by the Cardholder: (a) where it is necessary for completing transfers, or (b) in order to verify the existence and condition of the Account for a third party, such as a credit bureau or merchant, or (c) in order to comply with government agency or court orders, or (d) if Cardholder gives Bank his/her written permission.
14. Cardholder agrees to indemnify and hold the Bank harmless against and in respect of all damages and liability resulting from any misrepresentations with respect to or resulting from breach or nonfulfillment by Cardholder of any terms, conditions, and provisions of this Agreement or the misuse of the Card by the Cardholder, failure to properly use in accordance herewith, use by any other party resulting in damages or liability to the Bank, and all judgments, costs, legal and other reasonable expenses incidental to any of the above.
15. At the bank's option and without notice, the Bank may terminate this Agreement in the event that (a) the Cardholder dies or becomes bankrupt or insolvent, (b) the Cardholder fails to pay any overdraft occurrences, or otherwise breaches the terms of this Agreement or any other Agreement with the Bank, (c) the Bank receives information which causes it to believe the Cardholder is unwilling or unable to perform under the terms of this Agreement or (d) attachment or garnishment proceedings are instituted against the Cardholder. Failure by the Bank to assert any rights hereunder shall not waive any such rights.
16. The Bank may amend or modify the terms of this Agreement at any time without prior notice to Cardholder, unless required by law.
17. This Agreement shall amend the Cardholder's (Depositor's) contract with the Bank to the extent that it relates to any transaction arising from the use of the Card.
18. THE VALIDITY, CONSTRUCTION, AND ENFORCEMENT OF THIS AGREEMENT MAKING THE ACCOUNT AVAILABLE AND ALL MATTERS ARISING OUT OF THE ISSUANCE AND USE OF THE CARD SHALL BE GOVERNED BY THE LAWS OF THE STATE OF TEXAS AND, TO THE EXTENT APPLICABLE, THE LAWS OF THE UNITED STATES OF AMERICA, INCLUDING THE TRUTH-IN-LENDING ACT, "REGULATION Z", AND THE ELECTRONIC FUNDS TRANSFER ACT (REGULATION E).
19. The Cardholder agrees to indemnify and hold the Bank harmless against and in respect of all damages or liabilities resulting from any misrepresentation by the Merchant selling the goods; of quality, price, or warranty of goods.
20. The Card may only be used for valid lawful purposes. If you use, or allow someone else to use, the Card for any other purposes, you will be responsible for such use and may be required to reimburse the Bank or MASTERCARD® INCORPORATED for all amounts or expenses that either the Bank or MASTERCARD® INCORPORATED pays as a result of such use.
21. When you use your MASTERCARD® branded debit or MASTERCARD® branded business debit card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency conversion rate used to determine the transaction amount in U.S. dollars is either: a rate selected by MASTERCARD® from a range or rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MASTERCARD® itself receives; or the government-mandated rate in effect for the applicable central processing date; in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.
22. Cardholder shall have sole and exclusive responsibility for providing and safeguarding any PIN issued in conjunction with any card to the individual(s) whom you authorize to use the Card.
23. Tell us AT ONCE if any of the cards are lost or stolen. Cardholder should either call (877) 903-2265 (toll free) or write Bank at: Alliance Bank, Attn: Customer Care Center, P.O. Box 500, Sulphur Springs, TX 75483.
24. Tell us AT ONCE if you believe unauthorized transactions have been conducted on your account by using the above listed contact information. Alliance Bank defines an "unauthorized transaction" to exclude either or both of the following: any transaction by a business co-owner, a cardholder or person authorized by a cardholder, or other person with interest in or authority to transact business on the account; any transaction by a cardholder that exceeds the authority given by the debit card account owner.
25. There is a \$5.00 fee for each replacement debit card. There is no charge for transactions or inquiries at proprietary ATMs, however, there is a \$2.00 charge per transaction or inquiry at nonproprietary ATMs. 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 funds transfer).
26. For consumer limitations on the frequency and amount of Debit Card transactions that may apply, refer to our Electronic Funds Transfer Disclosure.
27. For consumer error resolutions, please refer to our Electronic Funds Transfer Disclosure.
28. For Automated Teller Machine (ATM) locations, please refer to our Locations and Hours Disclosure or our website listed at the end of this agreement.

#### **ADDITIONAL TERMS FOR BUSINESS DEBIT CARDS**

1. Business Debit Cards must be used for business purposes only and may not be used for family, household, or personal purposes.

2. You acknowledge and understand that any card issued under the business debit card program will not be treated as a consumer card under the provisions of state and federal law. Therefore, limitation of liability for PIN based transactions will not apply to Business Debit Cards.
3. Regarding ATM transfers, types of transfers, dollar limitations, and charges, you may access your account(s) by ATM using your Business Debit Card and identification number to:
  - get cash withdrawals from checking or savings account(s)
  - you may withdraw no more than \$800.00 per 24-hour period
  - please refer to the separate fee schedule for transaction charges that may apply (refer to the Electronic Fund Transfer Fees)
  - transfer funds from business checking or savings to business checking or savings account(s)
  - get information about the account balance of your checking or savings account (please refer to the separate fee schedule for transaction charges that may apply)
4. Regarding debit card transactions, using your Business Debit Card you may make purchases up to \$3,000.00 or your available balance, whichever is lesser in the aggregate per 24-hour period.

#### **BUSINESS DEBIT CARD ERROR RESOLUTION NOTICE**

**YOU ACKNOWLEDGE AND UNDERSTAND THAT THE BUSINESS DEBIT CARDS ISSUED UNDER THIS AGREEMENT WILL NOT BE TREATED AS CONSUMER CARDS UNDER THE PROVISIONS OF STATE AND FEDERAL LAW. YOU WILL NOT HAVE THE BENEFIT OF ANY OF THE PROTECTIONS OR LIMITATIONS OF LIABILITY FOR UNAUTHORIZED USE OF THE CARDS AFFORDED UNDER THE FEDERAL ELECTRONIC FUNDS TRANSFER ACT (REGULATION E). YOU ACCEPT AND AGREE TO UNDERTAKE THE ADDITIONAL RISK ASSOCIATED WITH USE OF BUSINESS PURPOSE CARDS AND AGREE TO ASSUME THE GREATER MEASURE OF LIABILITY DESCRIBED IN THIS AGREEMENT.**

In case of errors or questions about your electronic transfers, call (877) 903-2265 (toll free) or write Bank at: Alliance Bank, Attn: Customer Care Center, P.O. Box 500, Sulphur Springs, TX 75483. Contact us as soon as you can if you think your statement or receipt is wrong or 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 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 business days (90 business 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 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of all documents that we used in our investigation.

#### **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 debit 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 debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your debit 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 debit 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; 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.

#### **ALLIANCE BANK WEBSITE**

[www.alliancebank.com](http://www.alliancebank.com)

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## **YOUR ABILITY TO WITHDRAW FUNDS**

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 7:00 P.M. 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 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.



If you make a deposit at an ATM before 7:00 P.M. 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 at an ATM after 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit using our Mobile Banking App before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if your deposit is made after 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Cutoff time for Round The Clock telephone transfers, in-person telephone transfers, Alliance Online transfers, and Mobile Banking transfers is 7:00 P.M. on a business day that we are open.

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**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. 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 \$200 of your deposits, however, will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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 next business 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.

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 \$5,000 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 may apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, "on us" checks, and the first \$5,000 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 first business day after 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 \$5,000 will be available on the ninth 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 \$5,000 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 ninth business day after the day of your deposit.

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## **SUBSTITUTE CHECKS AND YOUR RIGHTS**

### **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:

Alliance Bank  
100 Jefferson St., P.O. Box 500  
Sulphur Springs, TX 75483-1111

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.

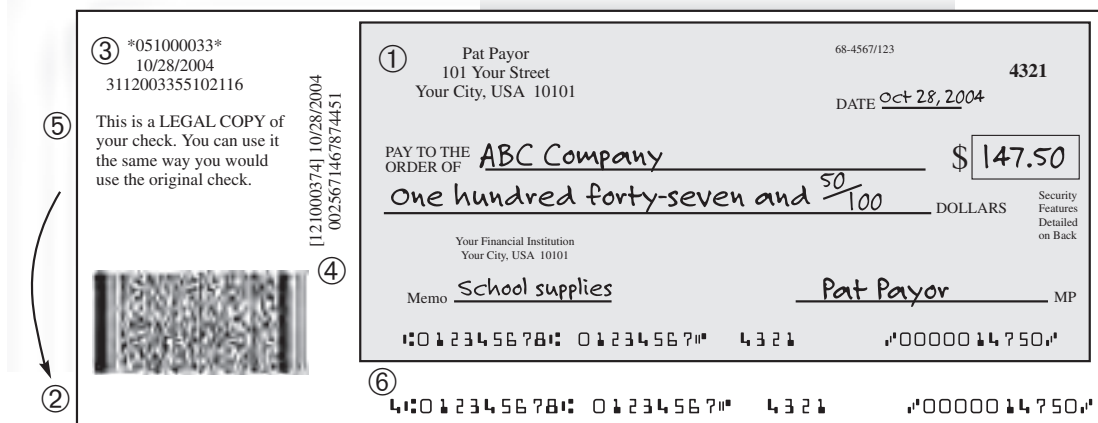
Your claim must include —

- 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, the name of the person to whom you wrote the check and the account number.

### 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.



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

### FREEDOM CHECKING ACCOUNT

**Account availability** - Available to personal use accounts only. Limit one account per Tax Identification Number.

**Account qualification** - Receipt of eStatements (electronic statements) is a condition of this account.

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

**Minimum balance to earn reward or avoid imposition of fees** - No minimum balance to earn the reward OR to maintain the account.

**Variable rate information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - At our discretion, we may change the interest rate on your account at any time.

**Compounding and crediting frequency** - Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

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

**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.

**Interest Rate and APY** - When Freedom Checking qualifications are not met, the interest rate on your account will be 0.10% and the annual percentage yield (APY) will be 0.10%.

When the Freedom Checking qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be 1.25% with an annual percentage yield of 1.26%. An interest rate of 0.25% will be paid only for that portion of your daily balance that is greater than \$25,000.00. The annual percentage yield for this tier will range from 1.26% to 0.50%, depending on the balance in the account. (The 0.50% APY is based on a \$100,000 balance).

**Interest rate and ATM refund qualifications** - To qualify for "Freedom Checking" rates and receive reimbursements on your ATM fee surcharges, you must perform the following during the monthly qualification cycle:

- Have at least 15 debit card purchases post and settle
- Have at least 1 automatic payment or direct deposit post and settle
- Be Enrolled in and agree to receive eStatements
- Be Enrolled in Online Banking

Enrollment in Online Banking and in eStatements (electronic statements) is required to meet certain qualifications. Please contact us for details on how to enroll.

Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle an account.

**ATM refunds** - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or network. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. If you meet the monthly qualifications for Freedom Checking, those ATM fees will be reimbursed up to a maximum of \$25.00 per monthly qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

**Monthly Qualification Cycle and Monthly Statement Cycle Explanation** - "Monthly Qualification Cycle" means a period beginning one banking day prior to the first day of the current monthly statement cycle through one banking day prior to the close of the current monthly statement cycle. Your account will be automatically qualified on that one day prior to the first day of the current monthly statement cycle. What this means for you is if you do not qualify for the higher preferred rate, you might notice a slightly higher than the base rate APY earned on your monthly statement due to the one day (the last day) being calculated with the higher preferred rate.

#### **PERSONAL CHECKING ACCOUNT**

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

**Minimum balance to avoid imposition of fees** - A service charge of \$10.00 will be imposed every monthly statement cycle if the balance in the account falls below \$500.00 any day of the monthly statement cycle.

#### **CLASSIC CHECKING ACCOUNT**

**Account availability** - Available to customers 62 years or older.

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

**Minimum balance to avoid imposition of fees** - No minimum balance required to maintain account.

#### **MONEY MARKET ACCOUNT**

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

**Minimum balance to avoid imposition of fees** - A service charge of \$12.00 will be imposed every monthly statement cycle if the balance in the account falls below \$2,500.00 any day of the monthly statement cycle.

**Variable rate information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - At our discretion, we may change the interest rate on your account at any time. See separate rate sheet for tiered rates that apply to this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. The period we use is the monthly statement cycle.

**Compounding and crediting frequency** - Interest will be compounded monthly. Interest will be credited to the account each monthly statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Balance computation method** - (Daily Balance 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).

**Transaction limitations** - During any monthly statement cycle (of at least four weeks), you may make no more than six withdrawals and transfers, or a combination of these, to another account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order made by you and payable to third parties.

**Fees** - An excessive activity fee of \$15.00 will be charged for each debit transaction in excess of six during a monthly statement cycle (of at least four weeks).

#### **REGULAR SAVINGS ACCOUNT**

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

**Minimum balance to avoid imposition of fees** - A service charge of \$5.00 will be imposed every monthly statement cycle if the balance in the account falls below \$100.00 any day of the monthly statement cycle.

**Variable rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - At our discretion, we may change the interest rate on your account at any time. See separate rate sheet for rates that apply to this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. The period we use is the monthly statement cycle.

**Compounding and crediting frequency** - Interest will be compounded monthly. Interest will be credited to the account each monthly statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will receive the accrued interest.

**Balance computation method** - (Daily Balance 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).

**Transaction limitations** - During any monthly statement cycle (of at least four weeks), you may make no more than six withdrawals and transfers, or a combination of these, to another account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic (including date transmission) agreement, order or instruction, or by check, draft, debit card or similar order made by you and payable to third parties.

**Fees** - An excessive activity fee of \$3.00 will be charged for each debit transaction in excess of two during a monthly statement cycle (of at least four weeks).

#### **MINOR SAVINGS ACCOUNT**

**(18 years of age and younger)**

**Minimum balance to open the account** - You must deposit at least \$10.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge of \$1.00 will be imposed every monthly statement cycle if the balance in the account falls below \$10.00 any day of the monthly statement cycle.

**Variable rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - At our discretion, we may change the interest rate on your account at any time. See separate rate sheet for rates that apply to this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield. The period we use is the monthly statement cycle.

**Compounding and crediting frequency** - Interest will be compounded monthly. Interest will be credited to the account each monthly statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will receive the accrued interest.

**Balance computation method** - (Daily Balance 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).

**Transaction limitations** - During any monthly statement cycle (of at least four weeks), you may make no more than six withdrawals and transfers, or a combination of these, to another account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order made by you and payable to third parties.

**Fees** - An excessive activity fee of \$3.00 will be charged for each debit transaction in excess of two during a monthly statement cycle (of at least four weeks).

#### **SCHEDULE OF FEES**

The following fees may be assessed against your account:

Account Research (per hour, min. 1 hr).....	\$ 30.00
Legal Processing Fee (garnishments, levies, etc.) .....	\$100.00

Account Reconciliation (balancing assistance-per hour, min. 1 hr)	\$ 30.00
Account Closing Fee (within 90 days)	\$ 30.00
Stop Payment	\$ 30.00
Returned Item Fee	\$ 30.00
Overdraft Fee*	\$ 30.00
Automatic Transfers - Overdraft (Personal)	\$ 10.00
Item Copies (after two - each)	\$ 1.00
Paper Statement	\$ 5.00
Statement Reprint	\$ 5.00
Return Items Deposited	\$ 7.50
Snapshot Statement (account activity printout)	\$ 5.00
Telephone Transfer	\$ 5.00
Deposit Lock Bags (first bag free)	\$ 30.00
no charge for replacing damaged bags	
Zipper Bags	\$5.00
Money Orders	\$ 3.00
Cashier's Checks and Official Checks	\$ 5.00
Check Printing	fee depends on style of checks ordered
<b>Wire Transfers</b>	
Domestic Outgoing	\$ 20.00
Domestic Incoming	\$ 5.00
Foreign Outgoing	\$ 35.00
Foreign Incoming	\$ 10.00
<b>Miscellaneous Fees</b>	
Collections Fee	\$ 10.00
Photocopies (other than item copies-per page)	\$ 1.00
Fax Transmission (per page)	\$ 2.00
Amortization Schedule	\$ 5.00
<b>Electronic Fund Transfer Fees</b>	
Replacement Debit Card	\$ 5.00
Gift Card Issue/Replacement Fee	\$ 5.00
Alliance Online Pay Other People Express Delivery Fee	\$ 5.00
Alliance Online Premium (Expedited) Transfer Fee	\$ 5.00
Alliance Online Expedited Bill Payment Convenience Fee	\$ 25.00
Non-Proprietary ATM Transaction/Inquiry Fee	\$ 2.00
*Fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.	
<b>Safe Deposit Boxes</b>	
2 X 5	\$ 10.00
3 X 5	\$ 20.00
5 X 5	\$ 30.00
3 X 10	\$ 40.00
5 X 8	\$ 35.00
5 X 10	\$ 60.00
6 X 10	\$ 45.00
10 X 10	\$100.00
Lost Key Charge	\$ 10.00
Change Lock Fee	\$200.00
These additional fees apply to commercial accounts:	
<b>Commercial Account Analysis</b>	
<b>Account Fees:</b>	
Monthly Account Maintenance*	\$ 10.00
Automatic Transfers - Overdraft (Commercial)	\$ 15.00
Credit (deposit) Fee (each)	\$ .25
Debit Fee (each)	\$ .15
Deposited Item Fee (each)**	\$ .08
Proof Correction Fee (each)	\$ 2.00
Coin Per Roll	\$ .05
Currency Per Strap	\$ .05
FDIC Insurance Costs	no charge
Deposited Item Charge Back	\$ 5.00
Reserve Requirement	10%

\*Money Service Business (MSB) Monthly Account Fee will be \$150.00. A Change Order Fee of 0.10% per total change order will be charged.

\*\*This fee is \$0.04 if the customer encodes items.

An earnings credit rate set by Alliance Bank is applied to the average collected balance as an offset against the monthly service fees, and is subject to change without notice.



**INTEREST RATES ON DEPOSITS**  
**MT VERNON**  
**EFFECTIVE DATE: 03/16/19**

**CHECKING ACCOUNTS**

	<b><u>CURRENT RATE</u></b>	<b><u>APY</u></b>
CHKING W/INT	0.05	0.05
FREEDOM ACCT (balances up to \$25,000)	1.25	1.26
FREEDOM ACCT (on balances over \$25,000)	0.25	0.25
FREEDOM ACCT (on entire balance if account requirements are not met)	0.10	0.10
COMMERCIAL CHECKING W/INT	0.05	0.05

**TIERED MONEY MARKET ACCOUNTS**

	<b><u>2,500.00 - 14,999.99</u></b>		<b><u>15,000.00 - 74,999.99</u></b>		<b><u>75,000.00 - 149,999.99</u></b>	
	<b><u>RATE</u></b>	<b><u>APY</u></b>	<b><u>RATE</u></b>	<b><u>APY</u></b>	<b><u>RATE</u></b>	<b><u>APY</u></b>
TIERED MM	0.15	0.15	0.25	0.25	0.25	0.25
BUS. TIERED MM	0.15	0.15	0.25	0.25	0.25	0.25

	<b><u>150,000.00 - 399,999.99</u></b>		<b><u>400,000.00 - 4,999,999.99</u></b>		<b><u>5,000,000.00 &amp; ABOVE</u></b>	
	<b><u>RATE</u></b>	<b><u>APY</u></b>	<b><u>RATE</u></b>	<b><u>APY</u></b>	<b><u>RATE</u></b>	<b><u>APY</u></b>
TIERED MM	0.35	0.35	0.70	0.70	1.60	1.61
BUS. TIERED MM	0.35	0.35	0.70	0.70	1.60	1.61

**SAVINGS ACCOUNTS**

	<b><u>CURRENT RATE</u></b>	<b><u>APY</u></b>
REGULAR SAVINGS	0.15	0.15
MINOR SAVINGS	0.15	0.15

**CERTIFICATES OF DEPOSIT**

	<b><u>CURRENT RATE</u></b>	<b><u>APY</u></b>
3 MOS.	0.45	0.45
6 MOS.	0.60	0.60
12 MOS.	0.80	0.80
18 MOS.	1.00	1.00
24 MOS.	1.05	1.05
30 MOS.	1.15	1.15
36 MOS.	1.30	1.31
48 MOS.	1.45	1.46
60 MOS.	1.60	1.61

**IRA CERTIFICATES OF DEPOSIT**

	<b><u>CURRENT RATE</u></b>	<b><u>APY</u></b>
<b><u>TRADITIONAL IRA</u></b>		
12 MOS.	0.80	0.80
18 MOS.	1.00	1.00
30 MOS.	1.15	1.15

**ROTH IRA**

12 MOS.	0.80	0.80
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**EDUCATION IRA**

12 MOS.	0.80	0.80
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