

DENISON STATE BANK

Unauthorized Debits: Cardholder Responsibilities and Liability

Tell us at once if you believe your payment card and/or PIN code has been lost or stolen, or if you believe an electronic fund transfer has been made without your permission using information from your account. 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, you can lose no more than \$50 if someone used your card/PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card/code, and we can prove we could have stopped someone from using your card/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, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Additional Limit on Liability for VISA-branded debit card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA-branded debit card. This additional limit on liability does not apply to ATM transactions to transactions using your PIN number which are not processed by VISA.

You are responsible for the safekeeping of your card and PIN. You agree not to disclose or otherwise make your card/PIN available to anyone not authorized to sign on your account. If these security procedures are followed and unauthorized transactions occur, the aforementioned liability limits apply. If reasonable care of the card/PIN is not exercised, the customer may be responsible for the entire amount.

If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed below.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, 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.

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Based on the information provided by you, we will conduct an investigation to determine whether the suspected error you reported did occur. We make every effort to complete investigations within 10 business days from the date you notified us (20 business days if the suspected error occurred during the first 30 days from account opening). If we need more time to conduct our investigation, we will provisionally credit your account for the amount of the transaction(s) you reported less any amount for which you may be liable. If extended and your account is provisionally credited, we will complete our investigation within 45 calendar days (90 calendar days for new accounts). The investigation of a P.O.S. or foreign transaction will be complete within 90 calendar days from the date you notified us. During this time, you will have full use of the funds provisionally credited to your account. When we complete our investigation, you will be notified of the results. If we determine an error did occur as described by you, provisional credit will be final. If we determine that an error did not occur or that an error different from that reported by you occurred, you will be notified of the date and amount of any debit we make to reverse the provisional credit. We will honor checks, drafts or similar paper instruments payable to a third party and preauthorized transfers from your account for five (5) business days after receipt of such reversal notice. If we determine that an error did not occur or that an error different from that reported by you occurred, you have the right to request (in writing) copies of the documents upon which we relied in making our determination.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Denison State Bank
421 New York Ave.
PO Box 71
Holton KS 66436
(800) 633-2423
online@dsbks.com