

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 4 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 4 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 \$300.

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.

We will tell you the results of our investigation within 10 business days (5 business days for VISA – branded debit card point-of-sale transactions and 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 to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account.

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.

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