



Electronic Funds Transfer Disclosure

Your Rights and Responsibilities

This Electronic Funds Transfer Disclosure is the contract which governs the rights and responsibilities of both parties regarding electronic funds transfer services offered by CBBC Bank (“the Bank”). The electronic funds transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should print and keep this notice for further reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

Prearranged Transfers

You may authorize periodic or recurring payments and deposits into your account(s). Examples would include the following:

- Direct deposit of your paycheck or Social Security Benefits into your designated checking or savings account(s)
- Payment(s) from your designated checking account to third parties

The frequency and amounts of these preauthorized transfers will be subject to and in accordance with the authorization that you sign, and any separate agreement you have with the originator of the transfer. See the Transfer Limitations provision for transfer limitations that apply to preauthorized transfers.

Telephone Transfers

You may access your accounts by telephone at the following numbers using a touch tone phone, your account number(s) and PIN. (865) 977-5999

You may use Telephone Banking access to:

- Transfer funds between your checking and savings account(s)
- Make a loan payment from your checking or saving account
- Get account(s) balance and activity including loan information
- Change your Telephone Banking password

See the Transfer Limitations provisions for limitations that apply to Telephone Banking.

ATM Transfers

You may access your account(s) by ATM using your card and PIN to:

- Get up to \$500 per day in cash withdrawals from your checking or savings account(s)
- Transfer funds between checking and savings account(s)
- Get checking and savings account(s) information

Note: Transactions are \$500 per business day per cardholder

Point of Sale (POS) Transactions

Using your card you may access your checking accounts to:

- Purchase goods (in person, by phone, or by computer)
- Pay for goods (in person, by phone, or by computer)

- Get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept

You may not exceed more than \$1,500 in transactions per business day per cardholder

Computer Transfers

You may access your account(s) by computer at www.cbcbank.com by logging into your Online Banking Account with your Netteller ID and password to:

- Transfer funds between your checking and savings account(s)
- Make a loan payment from your checking or saving account
- Get account balances and activity including loan information
- Pay Bills

Mobile Banking Transfers

You may access your account(s) by web enabled cell phone by downloading the CBBC Bank Mobile App using your Netteller ID and password to:

- Transfer funds between your checking and savings account(s)
- Make a loan payment from your checking or saving account
- Get account balances and activity including loan information
- Pay Bills

You may be charged access fees by your cell phone provider based on your individual plan. Check with your cell phone provider for details on specific fees and charges.

Electronic Fund Transfers Initiated by Third Parties

You may authorize a third party to initiate electronic funds 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 may occur in a number of ways. For example, your authorization to convert a check to electronic funds 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 the receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information may be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution 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:

- Electronic Check Conversion – You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchase or pay bills.
- Electronic Returned Check Charge – You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

GENERAL LIMITATIONS

In addition to those limitations elsewhere described, if any, transfers or withdrawals from a Money Market or Savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or by telephone order or instruction, computer transfer, or a check, draft, debit card or similar order to a third party, are limited to 6 per month. If you exceed the transfer limitations set for above your account shall be subject to closure.

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 an account using a(n) automated teller machine or point-of-sale terminal. You may not get a receipt if the amount of the transfer is less than \$15 or less.

Preauthorized Credits

If you have arranged to have direct deposits made into your account at least once every 60 days from the same person or company you can call us at (865) 977-5900 to find out whether or not the deposit has been made.

In addition, you will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to Stop Payment

If you have told us in advance to make regular payments out of your account, you can stop any of these payments using the following instructions. Call or write us at the telephone number or address listed at the bottom of 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 may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$32.00 for each stop payment.

Notice of Varying Amounts

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ 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 on 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:

- If, through no fault of ours, you did not have enough money in your account to make the transfer
- If the transfer would go over the credit limit on your overdraft line
- If the automated teller machine where you were making the transfer does not have enough cash
- If the terminal or system was not working properly and you know about the breakdown when you started the transfer
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transactions you make:

- Where it is necessary for competing transfers
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant
- In order to comply with government agency court orders or
- If you provide written permission
- As explained in a separate Privacy Disclosure

UNAUTHORIZED TRANSFERS

Customer Liability

Tell us at once if you believe your card and/or any of your access codes have been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account, plus your maximum overdraft line of credit, if any. If you tell us within 2 business days after you learn of the loss or theft of your card or access code, you will be liable for no more than \$50 if someone used your card and/or access 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 access code, and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500. You should always save your terminal receipts, keep a record of your transactions, and reconcile your receipts with your periodic statements. If your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Visa Debit Card

For Visa CheckCard additional limits and liability apply. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Contact in the event of unauthorized transfer

If you believe your card and/or access code has been lost or stolen, or if you believe a transfer has been made using the information from your check without your permission call or write us at the telephone number or address listed at the end of this disclosure.

ERROR RESOLUTION NOTICE

In case of Errors or Questions about your Electronic Transfers, if you think your statement receipt is wrong, or if you need more information about a transfer listed on the statement or receipt call or write us at the number or address listed at the bottom of this disclosure as soon as you can. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, 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 (5 business if involving a Visa point-of sale transaction processed by Visa or 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 (5 business if involving a Visa point-of sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit was made, if you are a new customer.

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 for our investigation.

Contact Information

CBBC Bank
330 E Broadway
Maryville TN 37804

865-977-5900

Business Hours

Our Business Days are Monday through Friday- Holidays not included

NOTE- Any deposits made after 4:00 PM at our proprietary ATMs will be deemed made on the next business day.