

**GREENVILLE NATIONAL BANK
ELECTRONIC FUND TRANSFER DISCLOSURE FOR
VISA DEBIT CARD
YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Funds 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.

ATM Transactions – types, dollar limitations and charges.

You may access your account(s) by ATM using your VISA Debit card and personal identification number to:

- Make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
 - You may withdraw no more than \$500.00 per day (dollar limits may be raised or lowered at the bank's discretion)
 - Health Savings Accounts may withdraw no more than \$200.00 per day (dollar limits may be raised or lowered at the bank's discretion)
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- get information about the account balances of your checking and savings accounts

The following charges apply for ATM transactions:

- All transactions are free to GNB ATM/Debit Card holders using a GNB terminal.
- Non-GNB terminal charge is \$1.00 per monetary transaction.
- Other ATM owners may impose a surcharge.

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

Point of Sale Transactions – types and dollar limitations

You may access your checking account to purchase goods (in person or by phone), pay for services (in person or by phone), and get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

- You may not exceed \$1,000.00 in transactions per day (dollar limits may be raised or lowered at the bank's discretion)
- Health Savings Accounts may not exceed \$2,500.00 in transactions per day (dollar limits may be raised or lowered at the bank's discretion)
- Card may not be used for any illegal transaction.
- Transactions are deducted directly from your checking account.

The exchange rate between the transaction currency and the billing currency used for processing international transactions is:

- A rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA 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.
- You may be charged for all fees assessed by VISA.

Limitations on Frequency of Transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month with no transfers by check, Debit Card or similar order to third parties.

Overdrafts

Cardholder agrees not to incur an overdraft of any account by use of the VISA Debit card, unless Cardholder requested to opt in to this service. If an overdraft occurs, Cardholder agrees to reimburse GNB for such overdraft, and to pay GNB such charges as may be required by the Rules and Regulations established for the overdrawn account.

Documentation

- **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using a GNB automated teller machine. You may not get a receipt when using a non-GNB automated teller machine if your transaction is \$15.00 or less.
- **Point-of-Sale Transactions.** If your transaction is \$15.00 or less, you may not get a receipt.
- **Periodic statements.** You will get a monthly account statement from us for your checking and/or savings account.

Financial Institution's Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have bounce protection and the transfer would go over the bounce protection limit.
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 may have taken.
6. There may be other exceptions stated in our agreement with you.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure 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 of, and explain as clearly as possible 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 point-of-sale transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 (90 days for point-of-sale transactions) days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for an ATM transaction, or 5 business days for a Point-of-Sale transaction, 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.

If we decide 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.

Consumer's Liability

UNAUTHORIZED Transactions

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 bounce protection limit). 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 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 hospital stay) kept you from telling us, we will extend the time periods.

Additional Limit on Liability for Debit Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

Confidentiality

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

1. Where it is necessary for completing transactions.
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
3. In order to comply with government agency or court orders.
4. As explained in our separate Privacy Disclosure.

Greenville National Bank reserves the right to cancel a VISA Debit Card at its discretion.

Business Days – for purposes of these disclosures, our business days are:

**Monday through Friday
Excluding Federal Holidays**

**GREENVILLE NATIONAL BANK
OPERATIONS DEPARTMENT
446 S. BROADWAY, P.O. BOX 190
GREENVILLE, OHIO 45331
PHONE: (937) 548-1114**

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.

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 save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your record with the account statements you receive.
4. Do not lend your ATM/Debit Card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. **Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Debit Card as though it were cash. Do not tell anyone your PIN. Do not give anyone information regarding your ATM/Debit Card or PIN over the telephone. Do not write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse.**
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM/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.
9. 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 walkway) 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.
10. Do not accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. 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.
12. Do not display your cash; pocket it as soon as the ATM transaction is complete and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At the drive-up facility, make sure all the car doors are locked and all the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. 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 if 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.

It is very important that you sign your VISA Debit Card as soon as you receive it.

To report a problem with your card, call
937-548-1114

To report a lost or stolen card after hours, call
866-546-8273

Greenville National Bank's VISA Debit Card

Your new VISA Debit Card is also an ATM card. You can use it just as you use an ATM card; **plus**

- You don't have to carry a checkbook
- Safer than carrying cash
- Detailed receipts for record keeping
- No big credit card bills at month end
- Save on purchasing paper checks

How does it work?

- When you activate your card at any ATM, you may select your own PIN number.
- Use your VISA Debit Card just like an ATM card when using a cash machine.
- You may use it to make purchases at stores, restaurants, and other places you would use a credit card.
- The transaction amount is automatically deducted from your checking account. It's better than a credit card because there will be no debt or finance charge. It's like paying with a check without writing one.
- For record keeping, you will receive a receipt from the merchant (you may not get a receipt if your transaction is \$15.00 or less).
- A detailed description of each transaction will appear on your monthly statement.
- There are no additional fees for the VISA Debit Card. However, normal ATM, checking account and Insufficient Funds (overdraft) fees still apply.
- Any business accepting the VISA Credit Card will accept your VISA Debit Card.





VISA DEBIT CARD APPLICATION

Employee _____

First Name Middle Name Last Name

Address

City State Zip

Social Security Number Date of Birth Home/Cell Phone Work Phone

Name of someone who will always know your location Home/Cell Phone Work Phone

Address

City State Zip

Please indicate the Greenville National Bank account(s) to be accessed by the card. You must have a Greenville National Bank checking account to receive a card. A personal identification number (PIN) will be automatically sent to you. Instructions will be included if you wish to change your PIN at that time. **ONLY YOUR PRIMARY CHECKING ACCOUNT MAY BE ACCESSED AT RETAIL LOCATIONS.**

CHECKING ACCOUNTS

- 1. _____ Primary Account
- 2. _____ Secondary Account

SAVINGS ACCOUNTS

- 1. _____ Primary Account
- 2. _____ Secondary Account

Signatures: By signing below, the undersigned requests the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agrees that all information is accurate and authorizes Greenville National Bank to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. For Ohio residents only: the Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request.

Signature of Depositor Date

Approved by _____



Greenville National Bank

446 S. Broadway, PO Box 190
Greenville, Ohio 45331
937-548-1114

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We have standard overdraft practices that come with your account. We also offer an overdraft protection plan, tied to your savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan. This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions (Point of Sale transactions)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if Greenville National Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay a check, ACH or other item not listed below.
- We will charge you a fee of \$25 each time we pay an ATM or everyday debit card transactions.
- If your account balance falls below \$0.00 anytime during the statement cycle we will charge you a monthly service charge of no more than \$10.00.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Greenville National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at **937-548-1114**, fax at **937-548-0650** or complete the form below and drop off at your branch. You can also mail the form to the address shown above.

_____ I want Greenville National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do not want Greenville National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____

Should you change your mind and decide you no longer want to have your ATM and everyday debit card transactions authorized and paid, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.