

## Iroquois Federal

Services & Prices

Effective 02-16-18

### ONLINE ACCESS AGREEMENT AND ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE

**AGREEMENT** - This Agreement, which includes the fee, is a contract which establishes the rules which cover your electronic access to your accounts at Iroquois Federal Savings and Loan Association ("Bank") through our Electronic Services. By using the aforementioned services you accept all the terms and conditions of this Agreement. Please read it carefully. The terms and conditions of this Agreement and disclosures for each of your Bank accounts as well as your other agreements with the Bank, such as loans, continue to apply subject to applicable federal laws and the laws of the State of Illinois (except to the extent this Agreement can and do vary such rules or laws). If any provision of the Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Bank's successors and assigns. Certain obligations of the parties pursuant to this Agreement by their nature would continue beyond the termination, cancellation or expiration of this Agreement. This Agreement, together with our current Fee Schedule, constitutes the entire agreement between you and the Bank with respect to the subject matter hereof and there is no understandings or agreements relative hereto which are not fully expressed herein.

**DEFINITIONS** - As used in this Agreement the words:

"We", "our", "us", and "Bank" mean Iroquois Federal.

Electronic Services mean "Internet Banking" (which includes Online Banking, Online Bill Pay, Funds Transfer & Popmoney) and "Mobile Banking" (which includes Text Banking and Mobile Banking Apps, Mobile Web and Mobile Deposit).

"You" and "your" refer to the account holder authorized by the Bank to use our Electronic Services under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through these Electronic Services.

"Account" or "accounts" means your accounts at the Bank.

"Electronic funds transfers" means ATM withdrawals, pre-authorized transactions, point of sale transactions, transfers to and from your Bank accounts using our Electronic Services and/or the services provided pursuant to this Agreement.

"Business days" mean Monday through Friday. Holidays are not included.

**ONLINE BANKING ACCESS-** To use Online Banking, you must have at least one account at the Bank, access to Internet service, and an e-mail address. After your Enrollment form is submitted, and account information is verified by the Bank you may begin using Online Banking. Online Banking can be used to access only the Bank accounts to which you have access. Access to your accounts through Online Banking will be based upon the identification of users. We undertake no obligation to monitor transactions through Online Banking to determine that they are made on behalf of the account holder.

**ONLINE BILL PAY ACCESS** - To use Online Bill Pay, you must have at least one primary checking account at the Bank, access to Internet service, an e-mail address and be an active

Online Banking user. Allow 3-5 business days for account activation. We undertake no obligation to monitor transactions through Online Bill Pay to determine that they are made on behalf of the account holder.

**FUNDS TRANSFER ACCESS** – To use Funds Transfer you must have at least one account at the Bank, access to Internet service, an email address and be an active Online Banking user. Once you access Funds Transfer under the Transfer tab in Online Banking and follow the registration steps, you may begin using Funds Transfer. We undertake no obligation to monitor transactions through Funds Transfer to determine that they are made on behalf of the account holder.

**POPMONEY ACCESS** - To use Popmoney you must have at least one account at the Bank, access to Internet service, an email address and be an active Online Banking user. Once you access Popmoney under the Bill Payment tab in Online Banking and follow the registration process, you may begin using Popmoney. We undertake no obligation to monitor transactions through Popmoney to determine that they are made on behalf of the account holder.

**TEXT BANKING & ALERTS** - To use Text Banking, you must have at least one account at the Bank, access to Internet service, be an active Online Banking user and have a mobile device. Once you click Mobile Banking (Manage Devices) under the Profile tab in Online Banking and follow the activation process, you may begin using Text Banking. The Alert notifications must be changed on your desktop within Online Banking. We undertake no obligation to monitor transactions through Text Banking to determine that they are made on behalf of the account holder.

**MOBILE BANKING ACCESS** - To use Mobile Banking, you must have at least one account at the Bank, access to Internet service, be an active Online Banking user and have a mobile device. Once you download the app you are ready to use Mobile Banking by entering your Online Banking login information. We undertake no obligation to monitor transactions through Online Banking to determine that they are made on behalf of the account holder.

**ONLINE BANKING SERVICES** - You can use Online Banking to:

- Check the balance of your account
- View Bank account histories
- Transfer funds between your Bank accounts
- Reconcile your account
- Make loan payments
- Export history
- View electronic statements
- View check images and (non-ACH) deposits
- Send, Request or Receive Money using Popmoney

**ONLINE BILL PAY SERVICES** - You can use Online Bill Pay to:

- Pay bills online
- Tax Payments, court ordered payments and payments made outside of the US are **NOT** supported by Online Bill Pay

**FUNDS TRANSFER SERVICES** – You can use External Funds Transfer to:

- Transfer money between your Iroquois Federal account and accounts you hold with other financial institutions.

**\*\*Fees may apply – see current fee schedule\*\***

**POPMONEY SERVICES** – You can use Popmoney to:

- Send, Request or Receive Money

**\*\*Fees may apply – please see terms and conditions on the Popmoney page in Online Banking\*\***

**TEXT BANKING SERVICES** - You can use Text Banking to:

- Check the balance of your account (Text BAL to 99588)
- View transaction history (Text HIST to 99588)
- Receive alerts related to your accounts

**\*\*Standard Text Message and Data Rates may apply\*\***

**MOBILE BANKING SERVICES** - You can use Mobile Banking to:

- Check the balance of your account
- View Bank account histories
- Transfer funds between your Bank accounts at Iroquois Federal
- Pay Bills
- Make loan payments
- Deposit Checks
- Send, Request or Receive Money using Popmoney

**\*\* Standard Text Message & Data Rates may apply\*\***

**HOURS OF ACCESS** - You can use our Electronic Services seven days a week, twenty-four hours a day, although some or all services may not be available occasionally due to emergency or scheduled maintenance.

**YOUR PASSWORD** - For security purposes, you determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to Electronic Services will be locked. To re-establish your authorization you must contact us to have your password reset. We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children and should be memorized rather than written down. Passwords will expire every three months.

**SECURITY** - You understand the importance of your role in preventing misuse of your accounts through our Electronic Services and you agree to promptly examine your statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, computer and mobile device and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Electronic Services (with the exception of Text Messaging) is encrypted in an effort to provide transmission security and Online Banking utilizes identification technology to verify that the sender and receiver of Electronic Services transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that Electronic Services is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Bank's Electronic Services or e-mail transmitted to and from us, will not be monitored or read by others.

**FEES AND CHARGES** - You agree to pay the fees and charges for your use of Electronic Services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the Bank checking account designated as the "Primary Checking" on your Enrollment Form. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet Service fees you incur in connection with your use of Electronic Services. You will be responsible for any outstanding Online Bill Pay scheduled bills.

**POSTING OF TRANSFERS** - DDA and Savings transfers initiated through Electronic Services are available immediately. Electronic Services identifies transfers based upon the login ID of the user who made the electronic transfer. You agree to communicate with any other person with authorized access to your accounts concerning any transfers from your accounts in order to avoid overdrafts.

\*Please see terms and conditions for Mobile Remote Deposit, Funds Transfer & Popmoney products for cutoff times pertaining to these services.

**OVERDRAFTS** - (Transfers and other Withdrawals and Bill Payments) - If your account has insufficient funds to perform all electronic funds transfers you have requested for a given business day, then:

- a. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
- b. Electronic funds transfers initiated through Electronic Services, which would result in an overdraft of your account may, at our discretion, be cancelled;
- c. In the event the electronic fund transfers or payments initiated through Electronic Services which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.
- d. A bill pay account will be closed if collection of debit returns is unsuccessful or if fraudulent activity is identified.
- e. We may attempt to debit an account up to three times for a payment. The NSF charge is assessed for each debit return due to insufficient funds.

**LIMITS ON AMOUNTS AND FREQUENCY OF ELECTRONIC SERVICES TRANSACTIONS -**

The number of transfers from Bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

**CHANGE IN TERMS** - We may change any term of this Agreement at any time. If the change would result in increased fees for any Electronic Service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic funds transfer Electronic Service. We will post any required notice of the change in terms on the Bank's Online Banking website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our Electronic Services, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all Electronic Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that the applicable deposit agreements and disclosures govern changes to fees applicable to specific accounts.

**DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY** - We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Electronic Services provided to you under this Agreement. We do not and cannot warrant that the Electronic Services will operate without errors, or that any or all Electronic Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to our Electronic Services, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or not or based on a warranty. Further, in no event shall the liability of the Bank and its affiliates exceed the amounts paid by you for the services provided to you through Electronic Services.

**YOUR RIGHT TO TERMINATE** - You may cancel your Online Banking and/or Online Bill Pay service at any time by providing us written notice. Your access to Online Banking and/or Online Bill Pay will be suspended within 3 business days of our receipt of your instructions to cancel the service. By cancelling these services you no longer will have access to any mobile products. You will remain responsible for all outstanding fees, charges and scheduled payments incurred for that entire month. There will be no prorating. You may cancel your Text Banking at any time by texting STOP to the Bank's short code (99588). You may cancel Mobile Banking by simply deleting the app from your device.

**OUR RIGHT TO TERMINATE** - You agree that we can terminate or limit your access to Online Banking Services for any of the following reasons:

- Without prior notice, if you have insufficient funds in any one of your Bank accounts. Electronic Services may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
- Upon 3-business days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.

- Upon reasonable notice, for any other reason in our sole discretion.
- 90 calendar days of inactivity will automatically terminate your Online Banking account.

**CONSENT TO ELECTRONIC DELIVERY OF NOTICES** - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Bank's Online Banking website or by e-mail. You agree to notify us immediately of any change in your e-mail address or you may change it within online banking.

### **ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are the 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.

**PREAUTHORIZED CREDITS** - You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

**PREAUTHORIZED PAYMENTS** - You may make arrangements to pay certain recurring bills from your checking or savings account(s).

**24 HOUR TELEPHONE BANKING - TELEPHONE TRANSFERS-TYPES OF TRANSFERS** - You may access your account by telephone using a touch tone phone and your account numbers, to:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us

Get information about:

- The account balance of checking accounts
- The account balance of savings accounts

**ATM TRANSFERS - TYPES OF TRANSFERS, DOLLAR LIMITATIONS, AND CHARGES (CONSUMER ACCOUNTS)** - You may access your account(s) by ATM using your Debit MasterCard® 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 card per day or available balance, whichever is less
- transfer funds between checking and savings account(s)
- get information about the account balance of your checking or savings account(s)
- There is a charge of \$1.00 per withdrawal at ATMs we do not own or operate.

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

**TYPES OF POINT-OF-SALE TRANSACTIONS and DOLLAR LIMITATIONS (CONSUMER ACCOUNTS)** - You may access your checking account(s) using your Debit MasterCard® to purchase goods (in person, by computer, or by phone), pay for services (in person, by computer, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Using your card:

- you may not exceed \$2,000.00 in transactions per day or available balance, whichever is less

**ATM TRANSFERS - TYPES OF TRANSFERS, DOLLAR LIMITATIONS, AND CHARGES (BUSINESS ACCOUNTS)** - You may access your account(s) by ATM using your Business Debit MasterCard® 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 card per day or available balance, whichever is less
- transfer funds between checking and savings account(s)
- get information about the account balance of your checking or savings account(s)
- There is a charge of \$1.00 per withdrawal at ATMs we do not own or operate.

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

**TYPES OF POINT-OF-SALE TRANSACTIONS and DOLLAR LIMITATIONS (BUSINESS ACCOUNTS)** - You may access your checking account(s) using your Business Debit MasterCard® to purchase goods (in person, by computer, or by phone), pay for services (in person, by computer, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Using your card:

- you may not exceed \$2,000.00 in transactions per day or available balance, whichever is less

**CURRENCY CONVERSION and CROSS-BORDER TRANSACTION FEES** – If you effect a transaction with your card in a currency other than US dollars, MasterCard will convert the charge into a US dollar amount. The 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 and may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

You will be charged a Currency Conversion fee or .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.

**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).

**ADVISORY AGAINST ILLEGAL USE** – You agree not to use your card(s) for illegal gambling or other illegal purpose. 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.

**ONLINE COMPUTER TRANSFERS** - types of transfers and charges - you may access your accounts(s) by computer with Internet access at [www.iroquoisfed.com](http://www.iroquoisfed.com) or our Mobile Applications using your customer ID and password to:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Pay Bills online with “Online Bill Pay Service”
- Transfer funds between your Iroquois Federal accounts and accounts you hold with other financial institutions (not available on Mobile Application)
- Send, Request or Receive Money using Popmoney

Get information about:

- the account balance of checking accounts
- the last deposits to checking accounts
- the last withdrawals from checking accounts
- the account balance of savings accounts
- the last deposits to savings accounts
- the last withdrawals from savings accounts
- the account balance of loan accounts
- the last payments on loan accounts
- information on CD's and IRA accounts

Please also note transaction limitations for specific account types as disclosed in your original disclosure documents provided to you at the time of opening your account.

## **FEES**

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- We will charge you a fee to replace a lost Consumer Debit MasterCard®
- We will charge you a fee to replace a lost Business Debit MasterCard®
- There is no charge for the first 3 Business Debit MasterCards® issued, \$5.00 per card for each additional cardholder.
- Refer to our separate fee schedule for details.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.



## DOCUMENTATION

- Terminal transfers- You can get a receipt at the time you make a transfer to or from your account using one of our automated teller machines or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15.00 or less.
- Preauthorized credits - If you have arranged to have direct deposits made to your account(s) at least once every 60 days from the same person or company, you can call us at **815-432-2476** 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 and money market accounts. You will get a monthly account statement from us for your savings accounts, 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 AND PROCEDURES 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 may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our 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.

**RIGHT TO STOP ONLINE BILL PAY TRANSACTIONS** – Online Bill Pay stop payments are your responsibility. We are not liable for Online Bill Pay scheduled transactions. When you cancel a bill payment, you are responsible for any necessary notifications or changes with the payee.

## 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 a transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.

- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If any electronic terminal, telecommunication device, or any part of the electronic fund transfer Online Banking is not working properly and you knew about the problem when you started the transfer.
- (5) If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.
- (6) If a legal order directs us to prohibit withdrawals from the account.
- (7) If your account is closed, or if it has been frozen.
- (8) If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
- (9) If you have not provided us with complete and correct payment information for the "Online Bill Payment Service", including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
- (10) If you have not properly followed the onscreen instructions for using Iroquois Federal Electronic Services.
- (11) If you have not properly followed the phone instructions for using our 24 hour Telephone Banking services.
- (12) There may be other exceptions stated in our agreement with you.

## **CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfer you make: (a) Where it is necessary for completing transfers and/or payments or (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant (c) In order to comply with government agency or court orders; or (d) as explained in the separate Privacy Disclosure.

## **UNAUTHORIZED TRANSFERS**

**CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS** – Generally, tell us AT ONCE if you believe your card, code or mobile device 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 contact 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 \$50.00 if someone used your card, code and/or mobile device 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 \$500.00. 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 a hospital stay) kept you from telling us, we may extend the time periods.

**ADDITIONAL LIMIT ON LIABILITY FOR MasterCard® DEBIT CARD**

You will not be liable for any unauthorized transactions using your MasterCard 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 of MasterCard International Incorporated.

**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.

**ADDITIONAL RISK ASSOCIATED WITH USE OF BUSINESS PURPOSE CARDS.** You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of business purpose cards as described in this Agreement.

**YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS.** You are liable for Card transactions you do not authorize if we can prove that we processed the transaction in good faith and in compliance with a commercially reasonable security procedure to which we both agreed, unless otherwise required by law. Tell us AT ONCE if you believe your Card and/or code has been lost or stolen. 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 your Card and/or code is lost, stolen, or used without your permission, you agree to notify us immediately and to promptly confirm such notice in writing. Your liability for transactions with your Card and/or code will continue until 2 business days after the day we receive such written notice. If you do not notify us within 60 days from when the periodic statement containing an unauthorized transaction was first mailed or made available to you, we will be entitled to treat the information in the periodic statement as correct, and you will be precluded from asserting otherwise.

**ADDITIONAL LIMIT ON LIABILITY.** You will not be liable for any unauthorized transactions using your 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 reported the loss or theft to us. "Unauthorized use" means the use of your Card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to transactions not processed by MasterCard®.

**CONTACT IN EVENT OF UNAUTHORIZED TRANSFER.** If you believe your Card and/or code 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 in this disclosure.

**CONSEQUENTIAL DAMAGES.** We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card.

## **ERROR RESOLUTION NOTICE**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, INCLUDING BILL PAYMENTS** - 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 upon which the problem or error appeared. (a) Tell us your name and account number (if any). (b) 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. (c) Tell us the dollar amount of the suspected error. (d) If the suspected error relates to a bill payment made via the Internet Banking Service, tell us the account number used to pay the bill, payee name, the date the payment was sent, payment amount, ID number, and the payee account number for the payment in question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

For transactions processed by MasterCard®, we will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we will 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. 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. For transactions not processed by MasterCard® we will investigate the matter and notify you of the results within a reasonable amount of time. The exact time will depend on the specific circumstances of the error or problem. You may ask for copies of the documents that we used in our investigation.

## **COMMUNICATIONS BETWEEN BANK AND YOU**

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

**E-MAIL:** [customerservice@iroquoisfed.com](mailto:customerservice@iroquoisfed.com)

**TELEPHONE:** 815-432-2476

**FAX:** 815-432-6751

**POSTAL MAIL & IN PERSON:**

Iroquois Federal  
201 E. Cherry Street  
PO Box 190  
Watseka, IL 60970

The above E-mail address is not a secure way of communicating. We recommend that you do not send account numbers, social security numbers, passwords or other private information via e-mail. If you would like to communicate that information to us you may call us or use our secure e-mail option on our website.

## YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash, check, and electronic direct deposits available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after the cut-off times listed, or on a day that is not considered a business day, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### Schedule of Cut-off Times:

Branches: Close of business

ATMs: 5:00 p.m. CST

Mobile Remote Deposit: 6:00 p.m. CST

On-Line Banking: 5:30 p.m. CST

Telephone Banking: 5:30 p.m. CST

Funds mailed to us will be considered deposited on the business day they are received and processed by us. Funds deposited to a night depository will be considered deposited on the business day they are removed from the depository and processed.

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.

## LONGER DELAYS MAY APPLY

**Case-by-Case delays.** In some cases, we will not make all of the funds that you deposit by check available to you immediately. 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 \$200.00 of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, 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 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.

**Safeguard exceptions.** 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 \$5,000.00 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.

**Hold on Other Funds**

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.

**Deposits at Automated Teller Machines**

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will not be available until the first business day after the day of your deposit. All ATMs that we own or operate are identified as our machines.

**Special Rules for New Accounts**

If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 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 \$5,000.00 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 \$5,000.00 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.