

## *Electronic Funds Transfer Agreement and Disclosures*

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words “you” and “your” mean those who sign as applicants or any authorized user(s). The words “we”, “us” and “our” mean the Financial Institution. The abbreviation “PIN” or word “code” means a personal identification number.

### **Currency Conversion Information Affecting Pines ATM, Pines CheckCard and Business Debit Cards**

The currency conversion as outlined affects ATM, Point of Sale and Debit Card transactions.

When you use your Visa-branded debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either:

- 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.

The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. At this time, Torrey Pines Bank will absorb this fee.

### **Pines ATM Card**

**Types of Transactions/Transfers:** You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary account will be used for your transactions. Your primary account number and information may be obtained from the combined ATM/POS Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Deposit funds to your checking account
- Withdraw cash from your checking account
- Deposit funds to your savings account
- Withdraw cash from your savings account
- Transfer funds between your checking and savings accounts
- Obtain balance information on your deposit accounts

### **Limitations on Frequency and Amount**

- You may make as many ATM withdrawals per day within the limits established.
- You have a daily spending limit of \$1,000 (or your account balance, whichever is less) per day inclusive of both cash withdrawals and point of sale purchases; however no more than \$500 per day can be point of sale transactions.
- You may not stop payment on an ATM or POS transaction.
- You may make six (6) transfers from your money market or savings account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made by messenger, by mail or at an ATM are unlimited.
- Banks or merchants who have agreed to accept the card at ATM machines or POS terminals are not required to make available a receipt for small-value transfers of \$15.00 or less.

### **Fees and Charges for ATM Transactions:**

- We do not charge for any preauthorized EFT's.

## *Electronic Funds Transfer Agreement and Disclosures*

- A service charge will be charged for each check, draft, debit card or similar order (including POS transactions), in excess of six (6) during a statement cycle on your money market account.
- We will charge for each stop-payment order for preauthorized transfers.
- There is no charge for ATM withdrawals at machines owned by us.
- There is no charge for ATM deposits at machines owned by us.
- The Bank will absorb the surcharge on foreign ATM transactions up to a maximum of five (5) transactions per month. Any fees that exceed the transaction threshold will be passed on to the customer. Foreign ATM's are machines that do not belong to Torrey Pines Bank.

**ATM 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).

### **Pines CheckCard**

**Types of Transactions/Transfers:** You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during ATM transactions, your primary account will be used for your transactions. Your primary account number and information may be obtained from the combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Deposit funds to your checking account
- Withdraw cash from your checking account
- Deposit funds to your savings account
- Withdraw cash from your savings account
- Transfer funds between your checking and savings accounts
- Obtain balance information on your deposit accounts

### **Limitations on Frequency and Amount**

- You may make as many ATM withdrawals per day within the limits established
- Deposits to checking or savings accounts must be made at ATMs located at Torrey Pines Bank branches
- You have a daily spending limit of \$1,500 (or your account balance, whichever is less) per day inclusive of cash withdrawals, point of sale and debit card purchases; however, no more than \$1,000 per day can be a combination of point of sale and debit card purchases.
- Your available account balance must be sufficient to cover the withdrawal(s)
- The maximum amount you are able to withdraw may also be set by the institution which owns the ATM and may be lower than the limits set by Torrey Pines Bank.
- You may not stop payment on an ATM, POS or Visa Check Card transaction
- This card may be revoked without notice to the cardholder or repossessed by Torrey Pines Bank at anytime and must be surrendered upon demand
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- You may make six (6) transfers from your money market or savings account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made by messenger, by mail or at an ATM are unlimited.
- Banks or merchants who have agreed to accept the card at ATM machines or POS terminals are not required to make available a receipt for small-value transfers of \$15.00 or less.

### **Fees and Charges for ATM Transactions:**

- There is no charge for ATM withdrawals at machines owned by us.

## *Electronic Funds Transfer Agreement and Disclosures*

- The Bank will absorb the surcharge on foreign ATM transactions up to a maximum of five (5) transactions per month. Any fees that exceed the transaction threshold will be passed on to the customer. Foreign ATM's are machines that do not belong to Torrey Pines Bank.
- A service charge will be charged for each check, draft, debit card or similar order (including POS transactions), in excess of six (6) during a statement cycle on your money market account.

**ATM 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).

### **BUSINESS DEBIT CARD**

The Pines Business Debit Card is an access ATM/Debit Card issued only to the owner(s) or authorized signer(s) on a business account. The cardholder will have access to the business account via an ATM, Point of Sale (POS) location or as a Visa Check Card. The funds will be debited directly from the primary account. Business Debit Cards are not a consumer product and are not covered under the consumer laws and regulations (Electronic Funds Transfer Act). A separate application and disclosure must be completed and approved prior to issuance.

**Types of Transfers:** You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during ATM transactions, your primary account will be used for your transactions. Your primary account number and information may be obtained from the ATM Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Deposit funds to your checking account
- Withdraw cash from your checking account
- Deposit funds to your savings account
- Withdraw cash from your savings account
- Transfer funds between your checking and savings accounts
- Obtain balance information on your deposit accounts

### **Limitations on Frequency and Amount**

- You may make as many ATM withdrawals per day within the limits established.
- Deposits to checking or savings accounts must be made at ATMs located at Torrey Pines branches
- You have a daily spending limit of \$1,500 (or your account balance, whichever is less) per day inclusive of cash withdrawals, point of sale and debit card purchases; however no more than \$1,000 per day can be a combination of point of sale and debt card purchases.
- Your available account balance must be sufficient to cover the withdrawal(s)
- The maximum amount you are able to withdraw may also be set by the institution which owns the ATM and may be lower than the limits set by Torrey Pines Bank.
- You may not stop payment on an ATM, POS or Visa Check Card transaction
- This card may be revoked without notice to the cardholder or repossessed by Torrey Pines Bank at anytime and must be surrendered upon demand.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- You may make six (6) transfers from your money market or savings account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made by messenger, by mail or at an ATM are unlimited.
- Banks or merchants who have agreed to accept the card at ATM machines or POS terminals are not required to make available a receipt for small-value transfers of \$15.00 or less.

### **Fees and Charges for ATM Transactions:**

- There is no charge for ATM withdrawals at machines owned by us.

## *Electronic Funds Transfer Agreement and Disclosures*

- The bank will absorb foreign ATM transaction surcharges up to a maximum of five (5) transactions per month. Any fees that exceed the transaction threshold will be passed on to the customer. Foreign ATMs are machines not owned by Torrey Pines Bank.
- A service charge will be charged for each check, draft, debit card or similar order (including POS transactions), in excess of six (6) during a statement cycle on your money market account.

**ATM 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).

### **PREAUTHORIZED FUNDS TRANSFERS**

**Types of Preauthorized Transfers:** You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- Pay certain recurring bills from your checking or savings account
- Accept direct deposit to your checking or savings account

#### **Limitations on Frequency and Amount**

- There is no limit on the frequency or amount of the direct deposits accepted to your accounts.
- Money market or savings accounts are limited to six (6) transfers payable to third parties each four weeks. Three of these transfers may be made check, debit card, or similar money order (including POS transactions). Transfers made in person, by mail, or by messenger are unlimited.

#### **Fees and Charges**

- We do not charge for any preauthorized EFTs.
- We will charge for each stop payment order for preauthorized transfers.
- A service charge will be charged for each check, draft, debit card or similar order (including POS transactions), in excess of six (6) during a statement cycle on your money market account.
- A service charge will be charged for each withdrawal in excess of six (6) during the quarterly statement cycle on your savings account.

### **POINT OF SALE**

**Types of Transactions:** You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. POS transactions will be deducted from your primary account. POS transactions involving a refund will be credited to your primary account. Your primary account number and information may be obtained from the POS Request Form

#### **Limitations on Frequency and Amount**

- You may purchase up to a maximum of \$1,000.00 worth of goods and service per day, exclusive of ATM withdrawals.
- You may not stop payment on an ATM, POS or Visa Debit Card transaction.
- You may make six (6) transfers each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, mail or by an ATM are unlimited
- Banks or merchants who have agreed to accept the card at ATM machines or POS terminals are not required to make available a receipt for small-value transfers of \$15.00 or less.

#### **Fees and Charges**

- We do not charge for POS transactions.

## *Electronic Funds Transfer Agreement and Disclosures*

- A service charge will be charged for each check, draft, debit card or similar order (including POS transactions), in excess of six (6) during a statement cycle on your money market account.

### **OTHER EFT TRANSACTIONS**

You may access certain account(s) you maintain with us by other EFT transaction types as described below:

**Electronic Check Conversion:** You may authorize a merchant to use your check as a source of information to initiate an EFT from your account. Electronic check conversion is a payment process in which a merchant (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this Disclosure. A description of the transaction will appear on your statement.

**Re-presented Check Transactions and Fees:** You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this Disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this Disclosure. A description of the transaction will appear on your statement.

### **LIMITATIONS OF LIABILITY**

The following limitations may be applicable to your accounts, except as provided by law:

- **Liability for Unauthorized VISA Point of Sale Debit Card Transactions:** Tell us, **AT ONCE**, if you believe your Visa Point of Sale Debit Card has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized Visa Point of Sale Debit Card transactions that take place on the Visa system is zero dollars (\$0.00). We may require you to provide a written statement regarding claims of unauthorized Visa Point of Sale Debit Card transactions.

These provisions limiting your liability apply only to cards issued in the United States. With respect to unauthorized transactions, these limits may be exceeded to the extent allowed under applicable law (see **Liability for Unauthorized Transfers** paragraph below) only if we determine that you were grossly negligent or fraudulent in the handling of your account or Point of Sale Debit Card. The same consumer liability limits shall apply to Interlink transactions. To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA is a registered trademark of Visa International.

- **Liability for Unauthorized Transfers:** Tell us, **AT ONCE**, if you believe your Card, ATM PIN, POS Card or PIN, or Audio Response PIN has been lost or stolen. Telephoning is the best way to keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card 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, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (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. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (858) 523-4600, or write us at, Torrey Pines Bank, 12220 El Camino Real Ste. 100 San Diego, CA 92130.
- **California Debit Cardholder Liability:** If you are a California resident and you have a debit card that may be used without a Personal Identification Number (PIN) for electronic transactions from your consumer deposit account, then you have the following protections regarding unauthorized debits. Tell us **AT ONCE** if you believe your debit card has been lost or stolen or if your statement reflects any unauthorized use. 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 debit card is lost or stolen, you will be responsible for the lesser of \$50.00 or the amount of unauthorized use prior to your notification to us of the loss or theft of your card. If you do not notify us of the loss or theft of your card within sixty (60) days after the statement was mailed to you and we can prove that we could have stopped someone from using your card without your permission if you had told us. Then you will be responsible for the amount of unauthorized use of your card up to the lesser of \$500.00 or the amount of unauthorized use that occurs after the sixty (60) day period mentioned above until the time you notify us of the loss or theft of

## *Electronic Funds Transfer Agreement and Disclosures*

your card. Also, if your statement shows transfers that you did not make, tell us at once. If the unauthorized use does not involve the loss or theft of your card and if you notify us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. The sixty (60) day period mentioned throughout this paragraph may be extended by a reasonable period if the delayed notice was caused by extenuating circumstances outside of your control (e.g. extended hospital stay or extended foreign travel). If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (858) 523-4600, or write us at Torrey Pines Bank, 12220 El Camino Real Ste. 100 San Diego, CA 92130.

- **Our 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 do not have enough money in your account to make the transfer
  - If the money in your account is subject to legal process or other claim restricting such transfer
  - If the transfer would go over the credit limit on your overdraft line
  - If the ATM where you are making the transfer does not have enough cash
  - If the terminal or system was not working properly and you knew about the breakdown when you started the transfer
  - If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken
  - There may be other exceptions stated in our agreement with you.

### **DOCUMENTATION**

**Periodic Statement:** You will get a monthly account statement from us on your checking account. For all other accounts, you will get a monthly account statement from us, unless there are no transactions in those accounts in a particular month (in which case you will get a statement at least quarterly). You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit. If you have a passbook account, you may bring your passbook to us and we will record any direct deposits that we made to your account since the last time you brought in your passbook.

**Terminal Receipt:** You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or a POS terminal.

**Direct Deposits:** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (858) 523-4600 to find out whether or not the deposit has been made.

### **CONFIDENTIALITY**

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

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders; or
- If you give us your written permission

### **OTHER PROVISIONS**

**Business Days:** For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

**Stop Payments on ATM, POS, or Debit Card Transactions:** You may not place a stop payment order on any ATM, POS, or Debit Card transaction.

**Personal Identification Number (PIN):** The ATM PIN, POS PIN or Audio Response PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN, POS PIN or Audio Response PIN available to anyone not authorized to sign on your accounts.

## *Electronic Funds Transfer Agreement and Disclosures*

**Notices:** All notices from you will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

**Enforcement:** In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

**Termination of ATM, POS and Audio Response Services:** You agree that we may terminate this Agreement and your use of the ATM Card, POS or Audio Response services, if:

- You or any authorized user of your ATM PIN, POS Card or PIN, or Audio Response PIN breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN, or Audio Response PIN; or
- We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

### **Preauthorized Electronic Fund Transfers:**

- **Stop Payment Rights:** If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth below, in time for us to receive your request three (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 fourteen (14) days after you call. 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, ten (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 Transfers:** If you order us to stop one of these payments three (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.

**Other Provisions:** There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

### **In Case of Errors or Questions about Your Electronic Transfers**

Telephone us at (858) 523-4600, or write us at **Torrey Pines Bank, 12220 El Camino Real Ste. 100, San Diego, CA 92130** or [inquires@torreypinesbank.com](mailto:inquires@torreypinesbank.com) 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- Described 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 orally, we may require that you send us your complaint or question in writing within ten (10) business days.

## *Electronic Funds Transfer Agreement and Disclosures*

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or questions. If we decide to do this, we will credit your account within ten (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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, Point of Sale Debit Card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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 in our investigation.

If a notice of error involves unauthorized use of your Point of Sale Debit Card with the Visa logo when it is used as a Visa Point of Sale Debit Card, we will provide provisional credit within five (5) business days after you notify us instead of within ten (10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

### **Important Information about Your Visa® Debit Card – Effective 1/1/2009**

VISA recently amended its operating rules to make using your debit card without a Personal Identification Number (PIN) more widely available. Because there are different networks you may encounter when conducting debit transactions, VISA has requested that we inform you now and annually, of the following information:

You can use your VISA debit card for non-Visa debit transactions which are defined as debit transactions without a PIN with merchants who participate in the STAR and VISA networks. All other networks listed on the back of your card will require the use of a PIN.

Your liability when using the STAR network for PIN-less debit card transactions is limited to either \$50.00 or \$500.00 depending on notification<sup>1</sup>. Merchants who participate in the STAR network are required to provide you with a clear way of choosing to make a PIN-less debit card transaction if they support this option.

When you conduct a PIN-less debit card transaction using the VISA network, you are covered by VISA's zero liability policy; however, you must still notify the Bank of unauthorized transactions as outlined in your Electronic Funds Transfer Disclosure.

<sup>1</sup>See paragraph titled In Case of Errors or Questions About Your Electronic Transfers above.