



PEOPLES BANK NATIONAL ASSOCIATION
138 Putnam St - Po Box 738, Marietta, OH 45750-0738

CHECKING - ELECTRONIC FUND TRANSFER INITIAL DISCLOSURE

CONSUMER'S LIABILITY. You will 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 us 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 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 two 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.

Limitation of Liability for Unauthorized Master Card Point of Sale Transactions using Peoples Connect Card. You will not be liable for any unauthorized transactions using your Peoples Connect Card, when used for point-of-sale transactions if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions has not been met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. 'Unauthorized use' means the use of your debit 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.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, you will 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 that you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

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).

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, you will call 800-374-6123 or write PEOPLES BANK NATIONAL ASSOCIATION, P O Box 738, Marietta, OH 45750.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

BUSINESS DAYS. For purposes of these disclosures, our business days are Monday, Tuesday, Wednesday, Thursday, and Friday. Holidays are not included.

TYPES OF TRANSFERS. You may authorize certain direct deposits to your checking or savings account. You may authorize certain bills and other payments to be deducted from your checking or savings accounts. A merchant may convert your check in payment for merchandise or services into an electronic funds transfer from your account.

You may use your card and/or code to:

- Make deposits to your checking and savings accounts.
- Pay bills directly from your checking account in the amounts and on the days you request.
- Pay for purchases at places that have agreed to accept the card and/or code.
- Transfer funds between your checking and savings accounts.
- Withdraw cash from your checking and savings accounts.
- Pay your bills with merchants you have selected on our bill payment service.

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

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to

- pay for purchases
- pay bills.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS:

- You can buy up to \$1000.00 (USING AN ATM OR HSA CARD) OR \$2000.00 (USING A CONNECT DEBIT CARD) worth of goods or services each day by using the card and/or code in our point-of-sale transfer service.
- You can withdraw up to \$500.00 (USING AN ATM OR HSA CARD) OR \$1000.00 (USING A CONNECT DEBIT CARD) from our terminals using your card and/or code each day.

FEES:

- You will be charged \$5.00 per card for the issuance of replacement access cards.
- You will be charged \$1.00 for each transfer that you make using an automated teller machine not owned by us.
- If you use your card in a foreign country and/or to make a purchase in a foreign currency, you will be charged a currency fee of 1% of the transaction amount.
- PEOPLES ONLINE CONNECTION BILL PAYMENT SERVICE IS FREE TO ALL PEOPLES BANK INDIVIDUAL CHECKING CUSTOMERS IN GOOD STANDING. PEOPLES BANK HAS THE RIGHT TO REVIEW PRICING OF THE BILL PAY PRODUCT ON OR AFTER YEAR END 2008. CERTAIN RESTRICTIONS APPLY *.
- * IF NOT USED WITHIN 90 DAYS OF ENROLLMENT, YOU WILL BE CHARGED \$5.00 EACH MONTH FOR USING PEOPLES ONLINE CONNECTION BILL PAYMENT SERVICE.
- CROSS-BORDER ASSESSMENT: FEE RELATED TO PROCESSING ATM OR DEBIT CARD TRANSACTIONS COMPLETED AT ATMS OR MERCHANTS OUTSIDE THE UNITED STATES. THE CURRENT CALCULATION OF THE FEE IS .8% (80 BASIS POINTS) OF THE TOTAL TRANSACTION AMOUNT.

CONFIDENTIALITY. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us written permission.

DOCUMENTATION:

Terminal Transfers. You can get a receipt at the time you make any transfer that exceeds \$15.00 to or from your account using one of our automated teller machines or point-of-sale terminals.

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at 800-374-6123 to find out whether the deposit has been made.

Periodic Statements. You will get a monthly account statement unless there are no electronic transfers in a particular month. In any case, you will get the statement at least quarterly. You will not receive a periodic statement if your account is a passbook account. Present your passbook and we will record any electronic deposits to your account.

PREAUTHORIZED PAYMENTS:

Stop Payments. 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 us at 800-374-6123 or write us at PEOPLES BANK NATIONAL ASSOCIATION, P O Box 738, Marietta, OH 45750, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we can also require you to put your request in writing and get it to us within 14 days after your call. We will charge you \$32.00 for each stop payment order you give us.

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 three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY. If we do not complete a transfer to or from your account on time, or in the correct amount according to your agreement with us, 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 transfer would go over the credit limit on your overdraft line.
- If the automated teller machine 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 transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in your agreement with us.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. You will telephone us at 800-374-6123 or write us at PEOPLES BANK NATIONAL ASSOCIATION, Card Services, P O Box 738, Marietta, OH 45750 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. You will:

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if point-of-sale transaction, or new account, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For the purpose of this paragraph, an account is a new account for a period of 30 days from the date of the first deposit to the account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION REGARDING CURRENCY CONVERSION ASSESSMENTS: PART OF MASTERCARD'S CURRENCY CONVERSION PROCEDURE INCLUDES USE OF EITHER GOVERNMENT-MANDATED EXCHANGE RATE, OR A WHOLESALE EXCHANGE RATE SELECTED BY MASTERCARD, AND THAT THE GOVERNMENT-MANDATED EXCHANGE RATE OR WHOLESALE EXCHANGE RATE MASTERCARD USES FOR A PARTICULAR TRANSACTION IS THE RATE MASTERCARD SELECTS FOR THE APPLICABLE CURRENCY ON THE DAY THE TRANSACTION IS PROCESSED, WHICH MAY DIFFER FROM THAT APPLICABLE TO THE DATE THE TRANSACTION OCCURRED OR WHEN IT IS POSTED TO THE CARDHOLDER'S ACCOUNT.



PEOPLES BANK NATIONAL ASSOCIATION
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SAVINGS - ELECTRONIC FUND TRANSFER INITIAL DISCLOSURE

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If you do NOT tell us within two 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, you will 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 that 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.

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You may use your card and/or code to:

- Make deposits to your checking and savings accounts.
- Transfer funds between your checking and savings accounts.
- Withdraw cash from your checking and savings accounts.

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

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to

- pay for purchases
- pay bills.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS:

- You can withdraw up to \$500.00 (USING A ATM CARD) OR \$1000.00 (USING A CONNECT DEBIT CARD) from our terminals using your card and/or code each day.

FEES:

- You will be charged \$5.00 per card for the issuance of replacement access cards.
- You will be charged \$1.00 for each transfer that you make using an automated teller machine not owned by us.

CONFIDENTIALITY. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or

- If you give us written permission.

DOCUMENTATION:

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Periodic Statements. You will get a monthly account statement unless there are no electronic transfers in a particular month. In any case, you will get the statement at least quarterly. You will not receive a periodic statement if your account is a passbook account. Present your passbook and we will record any electronic deposits to your account.

PREAUTHORIZED PAYMENTS:

Stop Payments. 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 us at 800-374-6123 or write us at PEOPLES BANK NATIONAL ASSOCIATION, P O Box 738, Marietta, OH 45750, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we can also require you to put your request in writing and get it to us within 14 days after your call. We will charge you \$32.00 for each stop payment order you give us.

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- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you 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 transfer, despite reasonable precautions that we have taken.
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