

**INVESTORSBANK**  
W239 N1700 Busse Road  
Waukesha, WI 53188-1160  
(262) 523-1000 or (888) 558-2265

### **ELECTRONIC FUND TRANSFER DISCLOSURE**

For purposes of this disclosure the terms "we", "us" and "our" refer to the Bank named above. The terms "you" and "your" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require Banks to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your MASTERMONEY CARD at our automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of electronic fund transfer (EFT) services provided by this Bank in relation to accounts established primarily for personal, family or household purposes. Please read this document thoroughly and retain it for future reference.

### **ELECTRONIC FUND TRANSFER SERVICES PROVIDED**

#### **SERVICES PROVIDED THROUGH USE OF MASTERMONEY CARD**

If you have received an electronic fund transfer card ("MASTERMONEY CARD") from us you may use it for the type(s) of services noted below, and the following provisions are applicable:

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN").** In order to assist us in maintaining the security of your account and the terminals, the MASTERMONEY CARD remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your MASTERMONEY CARD for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction. You agree not to use your MASTERMONEY CARD for a transaction that would exceed your account balance plus the available credit on any credit line attached to your account. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account, and you do agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your MASTERMONEY CARD require use of your PIN, which is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify the Bank immediately if your MASTERMONEY CARD is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your MASTERMONEY CARD or to write your PIN on your MASTERMONEY CARD or on any other item kept with your MASTERMONEY CARD. We have the right to refuse a transaction on your account when your MASTERMONEY CARD or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your MASTERMONEY CARD and the secrecy of your PIN. You may change PIN if you feel that the secrecy of your PIN has been compromised. In order to change your PIN we will issue you a new MASTERMONEY CARD.

#### **ATM SERVICES**

The following services are available through use of your MASTERMONEY CARD

You may withdraw cash from your money market account(s), and NOW account(s).

You may make deposits into your money market account(s), and NOW account(s).

You may transfer funds between your NOW accounts and money market accounts.

You may make balance inquiries on your money market account(s), and NOW account(s).

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. For example, you may not be able to make deposits or transfer funds at ATMs located out of state.

Besides being able to use your MASTERMONEY CARD at our ATM terminals, you may access your accounts through the following networks: PULSE AND CIRRUS

**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.

## **POINT OF SALE TRANSACTIONS**

You may use your MASTERMONEY CARD to purchase goods and services from merchants that have arranged to accept your MASTERMONEY CARD as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your MASTERMONEY CARD, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. The designated account for MASTERMONEY CARD transactions is your NOW account.

In addition, your MASTERMONEY CARD may be used at any merchant that accepts MasterCard™ debit cards for the purchase of goods and services. Your card may also be used to obtain cash from your designated account at participating financial institutions.

Each time you use your MASTERMONEY CARD, the amount of the transaction will be debited from your designated account. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for the MASTERMONEY CARD transactions. We may, but do not have to, allow transactions which exceed your available account balance or available overdraft protection. If we do, you agree to pay the overdraft. You also agree to pay overdraft charges in effect from time to time for each transaction which causes your available account balance or available overdraft protection to be exceeded.

**CURRENCY CONVERSION.** If you effect transactions with your MASTERMONEY CARD in a currency other than US dollars, MasterCard International Inc., will convert the charge into a US dollar amount. At MasterCard International they use a currency conversion procedure, which is disclosed to institutions that issue MasterCard. Currently the currency conversions rate used by MasterCard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or wholesale rate, determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

## **SERVICES PROVIDED THROUGH USE OF MONEYTALKS (Telephone Voice Response System)**

You may perform the following functions through use of MONEYTALKS (Telephone Voice Response System).

You may initiate transfers of funds between your NOW accounts and money market accounts, and home equity loan accounts..

You may make balance inquiries on your money market account(s), NOW account(s), certificate of deposit, and loan accounts.

You may make payments on home equity loans that you have with us.

In addition, you may perform other transactions such as In addition, you may perform other transactions such as place a stop payment on a single check.

## **PREAUTHORIZED TRANSFER SERVICES**

You may arrange for the preauthorized automatic deposit of funds to your money market account(s), and NOW account(s).

You may arrange for the preauthorized automatic payment of bills from your money market account(s), and NOW account(s).

## **SERVICES PROVIDED THROUGH USE OF ONLINE BANKING**

This Bank offers its customers an Internet Banking (Home Banking) service. This service permits you to perform the following transactions using your home computer:

- View account balances and transaction details
- Transfer funds between accounts
- Pay bills and send funds with free bill payment
- Make loan payments
- Access your home equity line
- Reorder checks, and more!

## **LIMITATIONS ON TRANSACTIONS**

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the ATM access card is issued. Bank reserves the right to change dollar amount limits at any time upon prior notification.

## **OTHER LIMITATIONS**

The number and dollar amount limit of Point of Sale transactions will be provided to you when you receive your MASTERMONEY CARD.

The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

We reserve the right to impose limitations for security purposes at any time.

**LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** Federal regulation limits the number of telephone transfers and preauthorized electronic transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transfers from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone. No more than three of the six transfers may be made by check, draft, debit card, or similar order.

## NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

### RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

**TRANSACTION RECEIPTS.** Upon completing a transaction at an ATM you will receive a printed receipt documenting the transaction (unless you have chosen not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. You will receive a receipt at the time you perform any transaction using your MASTERMONEY CARD at a Participating Merchant.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly Statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.

### RIGHTS REGARDING PREAUTHORIZED TRANSFERS

**RIGHTS AND PROCEDURES TO STOP PAYMENTS.** If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at:

1-888-558-2265

or write to:

InvestorsBank

Deposit Operations

W239 N1700 Busse Road

Waukesha, WI 53188-1160

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

**NOTICE OF VARYING AMOUNTS.** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. 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.

**OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.** If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

### 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 or to pay bills.

### YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT

If you believe your MASTERMONEY CARD or PIN or internet banking access code has been lost or stolen, call us at:

1-888-558-2265 (8:30 a.m. - 5:30 p.m.)

or write to:

InvestorsBank

Deposit Operations

W239 N1700 Busse Road

Waukesha, WI 53188-1160

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.

### CONSUMER LIABILITY

Tell us at once if you believe your MASTERMONEY CARD or PIN or internet banking access 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.

**FOR MASTERMONEY CARD** You will be liable for the lesser of \$50.00 or the amount of any money, property or services obtained by the Card's unauthorized use prior to the time we are notified of, or otherwise become aware of, circumstances which lead to the belief that unauthorized access to your account may be obtained. Notice is sufficient when you take such steps as may reasonably be required in the ordinary course of business to provide us with the pertinent information.

**FOR MONEYTALKS (Telephone Voice Response System) AND ONLINE BANKING AND AND PREAUTHORIZED TRANSFERS** If your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the periodic statement or receipt was mailed to you, you may not receive back any of the money you lost after the sixty

(60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit), if we can prove that we could have stopped someone from taking the money had you given us notice in time.

### **CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING MASTERMONEY CARD**

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your MASTERMONEY CARD with the MasterCard™ logo. These limits apply to unauthorized transactions processed on the MasterCard™ Network.

If you notify us about an unauthorized transaction involving your MASTERMONEY CARD, and the unauthorized transaction took place on the MasterCard™ Network, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft, you must not have reported two or more incidents of unauthorized use within the preceding twelve (12) months, and your account must be in good standing.

Your liability for unauthorized transactions with your MASTERMONEY CARD that involve PIN-based transactions not processed by the MasterCard™ Network, including ATM transactions, are described under "Consumer Liability" above.

### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS**

In case of errors or questions about your electronic fund transfers,

call us at:

1-888-558-2265

or write to:

InvestorsBank

Deposit Operations

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or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact the Bank no later than 60 days after it sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) 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 (ninety (90) days for new accounts and foreign initiated or point of sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty business (20) days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes 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. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or point of sale transactions.

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.

### **DISPUTES REGARDING POINT OF SALE TRANSACTIONS**

**CHARGEBACKS.** We will reverse an EFT transaction resulting from a point of sale transaction at a Participating Merchant and recredit your account for the full amount of the transfer if all of the following occur:

1. The amount if the transaction is \$50.00 or more; and
2. Within three (3) business days after the date of the sale, we receive from you during our normal business hours a written or oral request for the reversal. You must verify an oral reversal order in writing within fourteen (14) days on a form to be provided by us for that purpose. If written verification is not furnished, we will reinstate the original debits and credits involved in the transaction.

### **LIABILITY FOR FAILURE TO COMPLETE TRANSACTION**

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 as provided by law. 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 result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.

- If we have terminated our Agreement with you.
- When your MASTERMONEY CARD has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

#### **CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS**

We reserve the right to impose a fee and to change fees upon notice to you.

#### **DISCLOSURE OF ACCOUNT INFORMATION**

You agree that merchant authorization messages transmitted in connection with point of sale transactions are permissible disclosures of account information, and you further agree to release the Bank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. With your consent.

#### **DEFINITION OF BUSINESS DAY**

Business days are Monday through Friday excluding holidays.

#### **NOTICE OF ATM SAFETY PRECAUTIONS**

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your MASTERMONEY CARD ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

#### **ADDITIONAL PROVISIONS**

Your account is also governed by the terms and conditions of other applicable agreements between you and the Bank.

You agree not to reveal your PIN to any person not authorized by you to access your account.