This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

Indicated below are types of Electronic Fund 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.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party or third party’s account. These transfers may take place either for the third party’s convenience or to your convenience. These transfers may be via Account-to-Account transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your Checking, Savings, or Money Market Account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your Checking, designated Statement Savings, or Money Market Account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your Checking or Money Market Account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in connection with the return of your check.

Please also see Limitations on frequency of transfers section regarding limitations that apply to Savings or Money Market Accounts.

**ATM Transfers - types of transfers and dollar limitations -** You may access your account(s) by ATM using your ATM card and personal identification number or Debit Mastercard® and personal identification number, to:

- make deposits to Checking, designated Statement Savings and/or Money Market Account(s),
- submit payments to your Loan(s) with us
- transfer funds among Checking, designated Statement Savings and/or Money Market Accounts
- get cash without a fee from Checking, designated Statement Savings and/or Money Market Account(s)

You may withdraw no more than $500.00 per day up to the available balance in your respective account.

Some of these services may not be available at terminals.

Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM transfers.

**Initial card activation -** For your protection, cards that are not activated within 90 days upon receipt will be canceled and a new application may be required.

If your Centreville Bank ATM card or Debit Mastercard® is captured at one of our bank-owned ATM machines, and you do not contact us within 10 calendar days of the capture, your card will be canceled. If your ATM card or Debit Mastercard® is not used within a rolling 12-month period, your card may be canceled and a new application may be required.

**ATM Card or Debit Mastercard® Monitoring -** We may periodically perform fraud monitoring on your card transactions to identify possible account fraud or to limit your liability for unauthorized transactions. To avoid a possible interruption in the ability to use your card, please contact us beforehand if you are planning to travel or use your card in a manner that is not consistent with your normal card usage.

**Types of ATM Card Point-of-Sale (POS) Transactions -** You may access your Primary Checking Account, or designated Money Market Account if a checking account is not linked to the card, to purchase goods (in person), pay for services (in person), and cash out from a merchant, if the merchant permits, or from a participating financial institution.

**Point-of-Sale Transactions - dollar limitations -** Using your ATM card:

- **you may not exceed $500.00 in PIN-based transactions per card per day up to your available account balance.

**Types of Debit Mastercard® Point-of-Sale Transactions -** You may access your Primary Checking Account to: purchase goods in person, online, or by phone; pay for services in person, online, 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.

**Point-of-Sale Transactions - dollar limitations -** Using your Debit Mastercard®:

- **you may not exceed $3,000.00 per card per day up to your available account balance in PIN-based transactions and you may not exceed $3,000.00 per card per day up to your available account balance but not to exceed $5,000.00 per card per day for all check, credit, electronic fund transfers, checks, or drafts for purchases at Point of Sale.

**Currency Conversion and Cross-Border Transaction Fees.** If you effect a transaction with your Debit Mastercard® in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate used by Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion Fee of 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.

**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.

**UNLAWFUL INTERNET GAMBLING NOTICE -** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through your account. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**Restricted or Blocked Transactions: At our discretion, we reserve the right to block transactions.**

**Personal Online Banking Computer and Mobile Banking Transfers - types of transfers -** You may access your account(s) by computer through the internet by logging onto our website or by using an authorized mobile device. Please see our separate Personal Online Banking Agreement for more information.

Please also see Limitations on frequency of transfers section regarding limitations that apply to computer transfers.

**Telephone Banking Transfers - types of transfers -** You may access your account by telephone 24 hours a day at 401-823-6077 using a touch tone phone, your social security number or personal identification number, and your account number(s), to:

- transfer funds among checking and/or designated Statement Savings Accounts
- get information about:
  - the account balance of Checking, Savings or Money Market Account(s)
  - the last five deposits to Checking, Savings or Money Market Account(s)
- the last five withdrawals from Checking, Savings or Money Market Account(s)
- a recent check paid
- certain information regarding loan accounts

Please also see Limitations on frequency of transfers section regarding limitations that apply to telephone transfers.

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

- For savings and/or Money Market accounts, you may make up to six transfers or withdrawals by means of a preauthorized, automatic, computer or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks).
- For further information refer to the Transfer Limitations section of our separate Terms and Conditions of Your Account.

FEES
- We do not charge for direct deposits to any type of account.
- We may charge for crossed order transfers.
- We may charge you an ATM Service Fee for each withdrawal you make at an ATM not owned by Centreville Bank.
- We may charge for expedited Bill Pay services.
- We may charge for ACH debits initiated through Personal Online Banking.
- Excessive Transfer Fees may apply. Please refer to Limitations on frequency of transfers.
- Please refer to our separate fee schedule for additional information about fees.

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

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).

DOCUMENTATION
- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- 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, the person or company making the deposit will tell you every time they send you the money. You can call us at 401-821-9100 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 or Money Market Account(s).
  You will get a monthly account statement from us for your Statement Savings Account(s) unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly.
  Statements may be suppressed for dormancy or inactivity and a fee may be assessed. Please refer to our separate fee schedule.
  For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

PREAUTHORIZED PAYMENTS
- Right to stop payment and procedure 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 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 separate 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.

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 the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If you have a deposit sweep account and the transfer exceeds the balance in the linked account.
4. If the automated teller machine where you are making the transfer does not have enough cash.
5. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
6. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
7. There may be other exceptions stated in our agreement with you.

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

1. where it is necessary for completing transfers;
2. if we are required to disclose information to law enforcement or other government officials or private third parties in connection with a criminal investigation or 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. if we give written permission.

(a) Consumer liability.
  Generally. 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 knowledge or authorization from information on the back or front (or at the bottom) of your card. The sooner you report the loss or theft, the better we can protect you.
  If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.
  Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.
  For a good reason (such as going on a trip or a hospital stay) keep you from telling us, we will extend the time periods.

(b) 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 in case an unauthorized transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you discover your problem or error occurred:

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

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

For transfers that took place in an electronic deposit that was made to your account at least once every 60 days from the same person or company, when you discover the error or question in writing within 10 business days of receiving your first monthly statement on which the error or question appeared.

ERRONEOUS DEBIT TRANSFERS

If you believe your Debit Mastercard has been used without your permission, call or write us at the telephone number or address listed in this disclosure. We will investigate your complaint or question and correct any error promptly.