Guide for Centreville Bank Customers
# Upgrade Weekend: Banking Availability Overview

Please see Pages 4 & 5 for the complete list of dates and times with details.

<table>
<thead>
<tr>
<th>Branches &amp; ITMs</th>
<th>Customer Contact Center</th>
<th>Online Bill Pay</th>
<th>Online, Mobile &amp; Telephone Banking</th>
<th>Debit Cards</th>
<th>ATMs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friday - 12/4</td>
<td>Closing at 4:00 pm</td>
<td>Available until 8:00 am</td>
<td>Available until 4:00 pm</td>
<td>Lower daily limits in effect at 6:00 pm</td>
<td>Available</td>
</tr>
<tr>
<td></td>
<td>Closing at 4:00 pm</td>
<td>Available (limited support) 9:00 am - 2:00 pm</td>
<td>Unavailable</td>
<td>Lower daily limits remain in effect</td>
<td>Available</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available (limited support) 9:00 am - 2:00 pm</td>
<td>Unavailable</td>
<td>Lower daily limits remain in effect</td>
<td>Available</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available by 10:00 am</td>
<td>Available by 10:00 am</td>
<td>Standard daily limits reinstated</td>
<td>Available</td>
</tr>
<tr>
<td>Saturday - 12/5</td>
<td>Closed</td>
<td>Unavailable</td>
<td>Unavailable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sunday - 12/6</td>
<td>Closed</td>
<td>Unavailable</td>
<td>Unavailable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday - 12/7</td>
<td>Open regular hours</td>
<td>Available by 10:00 am</td>
<td>Available by 10:00 am</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**Important Note About Timeline Updates**

While we plan to execute the System Service Upgrade according to the schedule outlined above, we recognize that adjustments may be necessary. We encourage all customers to check our website and social media accounts leading up to and during Upgrade Weekend for the latest information on dates and times.

**We’re Here for You: Customer Contact Center**

Our Bankers are available to answer your questions at our branches and you can always reach out to our Customer Contact Center for support. Our Customer Contact Center is available at **800.377.4424** between the hours of 7:00 am and 7:00 pm Monday – Friday and 9:00 am to 1:00 pm on Saturday.
# System Service Upgrade Guide: Table of Contents

1. A Better Banking Experience for All Our Customers
2. Upgrade Summary: What’s the Same, What’s Updated
3. Upgrade Timeline: Important Dates & Times
4. Upgrade Checklist: What to Do Before the Upgrade
5. For Your Review: Account Disclosures & Policies
6. Online Banking: Pre-Registration & How to Login
7. Mobile Banking App: Update After the Upgrade
8. Telephone Banking: New Number & Menu
9. Expanded Branch Network in RI & CT
A Better Banking Experience for All Our Customers

Our System Service Upgrade represents a significant step for Centreville Bank and will allow us to deliver our customers exactly what they deserve; the best banking experience possible. Whether in a branch, at an ITM or via Online Banking, we want to ensure that you understand how committed we are to your satisfaction and we view this Upgrade as a testament to that commitment.

Over a period of four days, our team will be working around the clock to bring all of our customers together on an upgraded and unified core system. When completed, you will benefit from a seamless expanded branch network across two states and a comprehensive suite of digital and convenience services that rivals any financial institution.

A project of this size involves many moving parts, some of which will impact our customers, so please take the time to carefully review the content of this booklet and the information referenced within.

Our staff is ready to answer your questions and will be available for you throughout the Upgrade, as well, so we encourage you to reach out. By staying informed and understanding what will be taking place, you will help us to ensure that this process goes smoothly. We thank you in advance for your cooperation.

Please know that your relationship with our Bank is deeply appreciated and we look forward to continuing to provide you with the best banking experience possible for years to come.

Sincerely,

Harold M. Horvat
President & CEO
Upgrade Summary:
What’s the Same, What’s Updated

What Will Stay the Same

- Account Numbers
- Debit Cards and PINs
- Your existing checks
- Your Direct Deposit or ACH payment schedule
- Your Online Banking Username
- Your Bill Pay enrollment and payees

What Will Be Updated

- New Single Online Banking & Bill Pay for Consumer & Business Customers
- New Single Mobile Banking App for Consumer & Business customers
- Telephone Banking menu
- Statement design

What Will Be Added

- Unified and expanded branch network across Rhode Island and Connecticut
- Online account opening
Upgrade Timeline: Important Dates & Times

**THURSDAY, DECEMBER 3 - Upgrade Preparation**

2:00 PM - Mobile Deposit Unavailable
Mobile Deposit will be unavailable and remain unavailable throughout the weekend.

4:00 PM - eStatement History & External Transfers Unavailable
eStatement history will no longer be available for download and external transfers will be unavailable.

4:00 PM - Enrollment Cut-Off for Online & Mobile Banking
New enrollments will no longer be accepted for Online and Mobile Banking until after the Upgrade is complete.

**FRIDAY, DECEMBER 4 - Upgrade Begins**

8:00 AM - Online Bill Pay Unavailable
Online Bill Pay (Consumer & Business) will be unavailable and remain unavailable throughout the weekend.

4:00 PM - All Branches Close (includes ITM service)
All branches close and remain closed throughout the weekend.

4:00 PM - Online, Mobile, & Telephone Banking Unavailable
All will be unavailable and remain so throughout the weekend.

4:00 PM - Online & Mobile Alerts Disabled
Account Alerts set up within Online or Mobile Banking will be unavailable and remain unavailable throughout the weekend.

6:00 PM - Debit Card Limits Adjusted
Debit cards will continue to work at ATMs and for point-of-sale purchases but daily limits will be lowered to the following:

- $500 - ATM Cash Withdrawals
- $1,500 - Debit Card purchases (Consumer)
- $2,500 - Debit Card purchases (Business)
Important Note About Timeline Updates

While we plan to execute the System Service Upgrade according to the schedule outlined above, we recognize that adjustments may be necessary. We encourage all customers to check our website and social media accounts leading up to and during Upgrade Weekend for the latest information on dates and times.
Customer Checklist: What To Do Before the Upgrade

Read this Entire Booklet!
During the upgrade, there will be periods where you will be unable to access your accounts via branch or online channels. It is extremely important that you take time to review the information in this booklet to understand exactly what will be taking place and how it may impact you as a customer.

Save or Print eStatement History
If you need to retain eStatements older than 18 months, please download and or print them before 4:00 PM on December 3. Online Banking will retain the last 18 months of history going forward.

Document Your Existing Account Alerts
You will need to reestablish any existing account alerts in Online or Mobile Banking after the Upgrade. We recommend that you make note of any current alerts to use as a reference following Upgrade Weekend. Please note account alert history will not be carried over to the new system.

Plan Ahead for Cash Needs Over the Weekend
If you will need extra cash on hand or plan to make withdrawals from an ATM during the Upgrade, please be sure to plan your finances accordingly.

Schedule Bill Payments Accordingly
Schedule Online Bill Payments for before or after the Upgrade. If scheduled to be delivered/paid on a date when the Upgrade is in progress, it will not be processed until Monday, December 7.

Review Updated Fee Schedule
There will be changes made to the Fee Schedule that take effect December 1, 2020. Please take the time to review prior to the Upgrade.
For Your Review: Account Disclosures & Policies

In addition to this booklet, we have included the disclosure information listed below for your review.

Updates have been made to ensure that all customers and accounts are in alignment across Rhode Island and Connecticut to create a unified banking experience for all.

Please take the time to review this important information prior to the Upgrade and reach out to our Customer Contact Center at 800.377.4424 with any questions.

- Privacy Policy
- Terms & Conditions
- Schedule of Fees (effective December 1, 2020)
- Electronic Funds Transfer (EFT) Disclosure
- Overdraft Privilege Service Terms of Use
Online Banking: Pre-Registration & How to Login

The updated Online Banking system is scheduled to be available on Monday, December 7 by 10:00 am.

The new Online Banking system will feature all the services you’ve come to rely on and offers an updated, more user-friendly design, as well.

Please note the two important items all Online Banking users should be aware of prior to the Upgrade:

- **The new Online Banking will unite Consumer Online Banking and Business Online Banking into one single system.** There will be only one Login tab for Online Banking after the System Service Upgrade.

- **You will be required to authenticate your credentials and reset your password upon your first login to the new Online Banking.**

Pre-Registration Option (Coming Soon)

Customers will soon have the option of pre-registering for the new Online Banking. Pre-registration allows you to authenticate your credentials and reset your password before the System Service Upgrade.

- **We will provide notice when pre-registration is open and include the link at that time.** Look for information via email, on our website and within Online Banking.

- **You are not required to pre-register.** You can complete the authentication and password reset at any time following the System Service Upgrade.
Pre-Register or First Login (Online/Mobile)

Whether you choose to pre-register or wait until after the System Service Upgrade is complete to login, you will authenticate your credentials the same way.

Please use the information below for pre-registration or your first login to either Online or Mobile Banking:

- **Username - All Customers:**
  Your current username for Online Banking

- **Password - Consumer Customers:**
  Last 4 digits of SSN followed by your five-digit zip code

- **Password - Business Customers:**
  Last 4 digits of Business TIN (EIN) followed by the five-digit zip code of the business address

After successfully submitting the information, you will immediately be prompted to create a new password. **You will now be able to use the authenticated username and password to access either Online or Mobile Banking.**

**Reminders**

- Consumer and Business Online Banking will be consolidated into a single system
- Existing payees will be carried over in Bill Pay
- 18 mos. of eStatement history will carry over - save any additional history needed before 4PM on Dec. 3
- You will need to reestablish any Account Alerts
New Mobile Banking App: Download After the Upgrade

The new Mobile Banking App is scheduled to be available for download on Monday, December 7 by 10:00 am. It will be available in the App Store and Google Play.

A new, single Mobile Banking App for use by Consumer and Business customers will be introduced as part of the Upgrade.

Please review page 9 for details on your first login to either Mobile Banking or Online Banking.

- Customers can access their existing Mobile Banking App until 4:00 pm on Friday, December 4.
- The existing Mobile Banking App should be deleted prior to installing the new version.
- Search for “Centreville Bank” or “CB Mobile” in the App Store or Google Play to download the new Mobile Banking App.
- Consumer and Business customers will use the same Mobile Banking App after the Upgrade.

Reminders

- The Consumer and Business Mobile Banking Apps will be consolidated into one single app
- Download the new App after the Upgrade
- You will need to reestablish any Account Alerts
Telephone Banking: Updated Menu Options

The updated Telephone Banking system is scheduled to be available on Monday, December 7 by 10:00 am.

You will be required to authenticate your credentials and reset your PIN upon your first login to the updated Telephone Banking.

The Telephone Banking number will stay the same: 888.823.6077

Please use the information below for your first login to the updated Telephone Banking:

- **PIN - Consumer Customers:**
  Last 4 digits of SSN followed by your five-digit zip code

- **PIN - Business Customers:**
  Last 5 digits of Business TIN (EIN) followed by the five-digit zip code of the business address

After successfully submitting the information, you will immediately be prompted to create a new PIN.

The Telephone Banking system will also have an updated selection of menu items as outlined below:

- **Press 1: Access Your Account**
  - Press 1 Transfer between accounts
  - Press 2 Make a loan payment
  - Press 0 Speak to Customer Contact Center
  - Press * Return to Previous Menu

- **Press 4: Report a Lost or Stolen Card**
- **Press 0: Speak to the Customer Contact Center**
Expanded Branch Network in Connecticut & Rhode Island

After the System Service Upgrade, customers will be able to do their banking at any of our branch locations in Connecticut or Rhode Island.

**Rhode Island**

**West Warwick (Main Office)** *
1218 Main Street

**Coventry** *
777 Tiogue Avenue

**Cranston** *
193 Comstock Parkway

**Cranston (Opening Soon)** *
56 Rolfe Square

**East Greenwich** *
495 Main Street

**Narragansett** *
1115 Boston Neck Road

**North Kingstown**
234 West Main Street

**Providence Loan Office** *
66 South Main Street

**Warwick** *
578 Greenwich Avenue

**West Greenwich** *
834 Victory Highway

* Locations include ITMs (Interactive Teller Machines) with live banker assistance and extended banking hours.

**Connecticut**

**Putnam**
40 Main Street

**Price Chopper (Putnam)**
251 Kennedy Drive

**Danielson**
125 Wauregan Road

**Gales Ferry (Ledyard)**
2 Chapman Lane #13

**Griswold**
461 Voluntown Road

**Norwich**
40 High Street

**Plainfield**
11 Pratt Road

**Pomfret**
100 Averill Road

* Locations include ITMs (Interactive Teller Machines) with live banker assistance and extended banking hours.
We’re Here for You: Customer Contact Center

We know that there's a lot of information to review but our team will be here for you before, during, and after the Upgrade. Our Bankers are available to answer your questions at our branches and you can always reach out to our Customer Contact Center for support.

Our Customer Contact Center is available at 800.377.4424 between the hours of 7:00 am and 7:00 pm Monday – Friday and 9:00 am to 1:00 pm on Saturday.

- Nos falamos Portugues
- Se habla Español

Stay Up to Date: Follow Us on Social!

You can stay up to date with the latest information on the System Service Upgrade by visiting our website, making sure your email address on file is current and by following us on our social channels.
WHAT DOES CENTREVILLE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?
The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Transaction history
- Credit history
- Account transactions
- Checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

How?
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Centreville Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Centreville Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

Questions? Call (401) 821-9100 or go to www.centrevillebank.com
## What We Do

| **How does Centreville Bank protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| **How does Centreville Bank collect my personal information?** | We collect your personal information, for example, when you
- Open an account
- Deposit money
- Apply for a loan
- Make deposits or withdrawals from your account
- Show your driver’s license
We also collect your personal information from others, such as credit bureaus, or other companies. |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only
- sharing for affiliates’ everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. |

## Definitions

| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.
- **Centreville Bank has no affiliates.** |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- **Centreville Bank does not share information with nonaffiliates for marketing.** |
| **Joint Marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- **Centreville Bank joint marketing partners include: check printers and credit card companies.** |
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>TERMS AND CONDITIONS OF YOUR ACCOUNT</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Important Account Opening Information</td>
<td>1</td>
</tr>
<tr>
<td>Agreement</td>
<td>1</td>
</tr>
<tr>
<td>Liability</td>
<td>1</td>
</tr>
<tr>
<td>Deposits</td>
<td>1</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>2</td>
</tr>
<tr>
<td>Understanding and Avoiding Overdraft</td>
<td>2</td>
</tr>
<tr>
<td>and Nonsufficient Funds (NSF) Fees</td>
<td>2</td>
</tr>
<tr>
<td>Ownership Of Account and Beneficiary Designation</td>
<td>3</td>
</tr>
<tr>
<td>Business, Organization and Association Accounts</td>
<td>3</td>
</tr>
<tr>
<td>Stop Payments</td>
<td>3</td>
</tr>
<tr>
<td>Transfer Limitations</td>
<td>3</td>
</tr>
<tr>
<td>ATM Transactions</td>
<td>3</td>
</tr>
<tr>
<td>Amendments and Termination</td>
<td>3</td>
</tr>
<tr>
<td>Notices</td>
<td>3</td>
</tr>
<tr>
<td>Statements</td>
<td>4</td>
</tr>
<tr>
<td>Electronic Statements</td>
<td>4</td>
</tr>
<tr>
<td>Account Transfer</td>
<td>4</td>
</tr>
<tr>
<td>Direct Deposits</td>
<td>4</td>
</tr>
<tr>
<td>Temporary Account Agreement</td>
<td>4</td>
</tr>
<tr>
<td>Setoff</td>
<td>4</td>
</tr>
<tr>
<td>Agency (Power of Attorney) Designation</td>
<td>4</td>
</tr>
<tr>
<td>Restrictive Legends or Indorsements</td>
<td>4</td>
</tr>
<tr>
<td>Check Processing</td>
<td>4</td>
</tr>
<tr>
<td>Check Cashing</td>
<td>4</td>
</tr>
<tr>
<td>Waiver of Notices</td>
<td>4</td>
</tr>
<tr>
<td>ACH and Wire Transfers</td>
<td>4</td>
</tr>
<tr>
<td>Restricted or Blocked Transactions</td>
<td>5</td>
</tr>
<tr>
<td>Facsimile Signatures</td>
<td>5</td>
</tr>
<tr>
<td>Pledges</td>
<td>5</td>
</tr>
<tr>
<td>Power of Attorney</td>
<td>5</td>
</tr>
<tr>
<td>Stale-Dated Checks</td>
<td>5</td>
</tr>
<tr>
<td>FDIC Insurance</td>
<td>5</td>
</tr>
<tr>
<td>Indorsements</td>
<td>5</td>
</tr>
<tr>
<td>Unclaimed Property</td>
<td>5</td>
</tr>
<tr>
<td>Death or Incapacities</td>
<td>5</td>
</tr>
<tr>
<td>Fiduciary Accounts</td>
<td>5</td>
</tr>
<tr>
<td>Cash Transaction Reporting</td>
<td>5</td>
</tr>
<tr>
<td>Backup Withholding/TIN Certification</td>
<td>5</td>
</tr>
<tr>
<td>Credit Verification</td>
<td>5</td>
</tr>
<tr>
<td>Lost, destroyed, or stolen certified, cashe's, or teller's checks</td>
<td>5</td>
</tr>
<tr>
<td>Changing Account Products</td>
<td>5</td>
</tr>
<tr>
<td>Legal Actions Affecting Your Account</td>
<td>6</td>
</tr>
<tr>
<td>Check Storage and Copies</td>
<td>6</td>
</tr>
<tr>
<td>Truncation, Substitute Checks, and Other Check Images</td>
<td>6</td>
</tr>
<tr>
<td>Account Security</td>
<td>6</td>
</tr>
<tr>
<td>Unlawful Internet Gambling Notice</td>
<td>6</td>
</tr>
<tr>
<td>Telephonic Instructions</td>
<td>6</td>
</tr>
<tr>
<td>Monitoring and Recording Telephone Calls and Consent to Receive Communications</td>
<td>6</td>
</tr>
<tr>
<td>Email Instructions</td>
<td>6</td>
</tr>
<tr>
<td>Claim of Loss</td>
<td>6</td>
</tr>
<tr>
<td>Early Withdrawal Penalties</td>
<td>6</td>
</tr>
<tr>
<td>Address or Name Changes</td>
<td>6</td>
</tr>
<tr>
<td>Resolving Account Disputes</td>
<td>7</td>
</tr>
<tr>
<td>UTMA Accounts</td>
<td>7</td>
</tr>
<tr>
<td>Transactions by Mail</td>
<td>7</td>
</tr>
<tr>
<td>Funds Transfers</td>
<td>7</td>
</tr>
<tr>
<td>International ACH Transactions</td>
<td>8</td>
</tr>
</tbody>
</table>

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# YOUR ABILITY TO WITHDRAW FUNDS

You, or another with access to this account. This liability is due immediately, and we will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signor or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit until collection is final for any item(s) other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item(s). We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an

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you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdraft or an NSF transaction will be either charged to your account or covered by our Overdraft Protection Plan. In the event we cover an overdraft, we will charge you an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Overdraft Protection Plan and we cover a transaction for which there is not enough money in your account to pay for, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account’s "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point (as opposed to the date you initiate it) to apply the frequency limitations. In other words, the actual balance takes transactions that have been authorized, but not yet settled, and subtracts them from your account balance. If you have an available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests does not mean that we will always honor them. We reserve the right to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other accounts services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts for consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. For consumer accounts, we may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in accordance with the instructions sent to us, but there is not enough money in your account to pay for the transaction (as opposed to the date you initiate it), the transaction will be returned. If you use our Overdraft Protection Plan and we cover a transaction for which there is not enough money in your account to pay for, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help

you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help
right when those funds will be available for withdrawal. An item may be
returned after the funds from the deposit of that item are made available for
withdrawal. Notice to any of you is notice to all of you. Notice we give you is effective when it is deposited in the United States Mail
including the precise check or item number, amount, date and payee. Written
opportunity to act on it. If the notice is regarding a check or other item, you
must receive it in time to give us a reasonable opportunity to act on it before
the account is closed may be honored. On its behalf. We will honor the authorization until we actually receive written
notice of a change from the government of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stop payments on checks, first drafts and similar items. Rules for stopping
payment of other types of transfers of funds, such as consumer electronic fund
transfers, may be established by law or our policy. If we have not disclosed
these rules to you elsewhere, you may ask us about those rules.

We make no representations as to the appropriateness or effect of the ownership and
overdraft fee policy. You will be charged the fee even if you would have had
the account balance at the subsequent time will
despite the stop-payment order.

anyone holding the item may be entitled to enforce payment against you
so that in managing your account, we are providing you with the following information
regarding how we process those items.

Our policy is to process all stop payment order (SPOS items) first, in the order they are received on the day they are processed. We process checks and ACH items second, in the order they are received, by dollar amount - smallest to largest on the day they are processed.

STOP PAYMENTS - If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if this is a consumer account and you have an ATM or one-time debit card service. The amounts of the
overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in
to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account
management. This will help you to avoid creating items without sufficient
funds and potentially incurring the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation. On the account records, we may refuse some forms of ownership on any or all of our accounts. We make no
representations as to the appropriateness or effect of the ownership and
beneficiary designations, except as they determine to whom we pay the
account funds.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Parties own account in proportion to net
contributions unless there is clear and convincing evidence of a different intent.

RIGHTS AT DEATH - Single-Party Account - On an order of
account, ownership will pass to the designated pay-on-death beneficiaries and is
not part of the last surviving party, unless there is clear and convincing evidence of a different intent.

A temporary debit authorization hold affects your account balance - On an order of
account, ownership will pass to the designated pay-on-death beneficiaries and is
not part of the last surviving party, unless there is clear and convincing evidence of a different intent.

ATM transfers are subject to transfer limits. A preauthorized transfer includes any
arrangement with us to pay a third party from your account at (i) a
subsequent determination, the account balance at the subsequent time will
determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On an order of
account, ownership will pass to the designated pay-on-death beneficiaries and is
not part of the last surviving party, unless there is clear and convincing evidence of a different intent.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes as part of the party’s estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of party, ownership passes as part of the party’s estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is
not part of the last surviving party, unless there is clear and convincing evidence of a different intent.
STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account (or "your account") reasonably promptly ("reasonably promptly" means not later than 60 days after you write unless we have agreed in writing to the restriction or instruction. You agree to give us notice if you reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Statements may be suppressed for dormancy or inactivity and a fee may be assessed. Please refer to our separate fee schedule.

Your duty to report errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem such as an encoding error or an unexpected deposit or withdrawal. As between you and us we will (a) notify us if in good faith we are able to determine all of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the nature of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the nature of your items. If you fail to examine your statement and items and report to us within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. If we inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive your notice of a check requiring multiple indorsements at least two business days before the check is presented for payment. We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

RESTRICTED OR BLOCKED TRANSACTIONS - We reserve the right to restrict and/or block certain transactions.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at our option, to change the facsimile signature on other items, as we reasonably feel is necessary to protect our rights and the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. You are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, or (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an agent.

RESTATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account (or "your account") reasonably promptly ("reasonably promptly" means not later than 60 days after you write unless we have agreed in writing to the restriction or instruction. You agree to give us notice if you reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Statements may be suppressed for dormancy or inactivity and a fee may be assessed. Please refer to our separate fee schedule.

Your duty to report errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem such as an encoding error or an unexpected deposit or withdrawal. As between you and us we will (a) notify us if in good faith we are able to determine all of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the nature of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the nature of your items. If you fail to examine your statement and items and report to us within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. If we inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive your notice of a check requiring multiple indorsements at least two business days before the check is presented for payment. We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

RESTRICTED OR BLOCKED TRANSACTIONS - We reserve the right to restrict and/or block certain transactions.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at our option, to change the facsimile signature on other items, as we reasonably feel is necessary to protect our rights and the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. You are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, or (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an agent.
Pledges - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the right of any surviving account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner’s rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

Power of attorney - You may wish to appoint an agent to conduct transactions on your behalf. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit. This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not “durable,” it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

Stale-dated checks - We are not obligated to, but may at our option, pay a check, other than a certified check, presented after six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

Fdic insurance - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different “ownership.” An individual account (such as an Account of an owner, a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person’s self directed qualified retirement account is up to $250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to $250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask your bank representative or visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

Indorsements - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver’s license number, etc.) must fall within 1/2” of the “trailing edge” of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment. As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all indorsement information within 1/2” of that edge.

Trailing Edge

FRONT OF CHECK

KEEP YOUR INDORSEMENT OUT OF THIS AREA

BACK OF CHECK

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

Uncashed checks - The law utilizes procedures to ensure unclaimed property must be surrendered to the state. We have our own rules regarding dormant or inactive accounts, and may charge a fee for these dormant or inactive accounts, it will be disclosed to you elsewhere.) Please refer to our separate fee schedule. Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented or escheated to the state. We may charge an escheatment fee. Please refer to our separate fee schedule. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

Death or incompetence - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and other forms of payment until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to 10 days after your death or the date of certification of your incompetence unless ordered to stop payment by someone claiming an interest in the account.

Fiduciary accounts - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another person for a trust, an agency agreement, or as executors, administrators, or conservators under court orders. We understand that it is merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

Cash transaction reporting - To help law enforcement agencies detect money laundering, we are required to report certain transactions. We may report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

Backup withholding/tin certification - Federal tax law requires us to report interest payments to you of $10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of any interest that is earned on funds in your account. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a correct TIN or if you are a foreign person, or if you are exempt from the reporting requirements.) You may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

Credit verification - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Lost, destroyed, or stolen certified, cashier’s, or teller’s checks - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier’s or teller’s check.

To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) you must receive notice from us describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check the next business day after you open your account if you certify your TIN and if you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a correct TIN or if you are a foreign person, or if you are exempt from the reporting requirements.)

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after...
we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay your claim. If we require you to provide a surety bond, we will notify you through the use of voice, voice mail and text messaging.

ACCESSION TO THE ACCOUNT - You are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay your claim. If we require you to provide a surety bond, we will notify you through the use of voice, voice mail and text messaging.

YOU ARE RESPONSIBLE TO COVER OUR LOSSES - If you pay your check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay your claim. If we require you to provide a surety bond, we will notify you through the use of voice, voice mail and text messaging.

TELSTORTEC INC. IS NOT RESPONSIBLE FOR ANY LOSSES - If you pay your check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay your claim. If we require you to provide a surety bond, we will notify you through the use of voice, voice mail and text messaging.

Main branches for all your checking and saving account needs. Centreville Bank is a member of the FDIC. Our primary purpose is to serve individuals and businesses in the communities we serve. We are committed to helping you achieve your financial goals.

Access devices - If you furnish your access device and grant actual authority to make transactions on your account, you will be liable for any amount you authorize, or issue additional remotely created checks that you have not authorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized.

Blank checks - You must also take precaution in safeguarding your blank checks. For example, we may notify you of unauthorized transactions on your account. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized.

Access devices - If you furnish your access device and grant actual authority to make transactions on your account, you will be liable for any amount you authorize, or issue additional remotely created checks that you have not authorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized. If you have not authorized, we will not notify you if the withdrawal is unauthorized.
RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes necessary to protect funds in your account, to a beneficial owner of your account, or to a beneficiary. We may also place an administrative hold on the funds in your account as an interest earned on the account, if the account is owned by the beneficial owner of the account, or the beneficiary. We may also place an administrative hold on the funds in your account if the account is owned by the beneficial owner of the account, or the beneficiary. We may also place an administrative hold on the funds in your account if the account is owned by the beneficial owner of the account, or the beneficiary. We may also place an administrative hold on the funds in your account if the account is owned by the beneficial owner of the account, or the beneficiary.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have the duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child’s benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor’s date of birth. It is the custodian’s responsibility to properly distribute the funds in the account upon the minor’s death or attainment of the age of majority. For this type of account, the child’s SSN/TIN is used for the Backup Withholding Certification.

TRANSACTIONS BY MAIL - You may deposit checks or drafts by mail. You should endorse the item being sent through the mail with the words “For Deposit Only” and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook or form. However, if you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if specifically requested. If you do not receive your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in the Uniform Commercial Code - Funds Transfer (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A and adopted rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Funds Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions having the effect of a payment or transfer of money, funds, or other monetary value (including all items drawn by a person or an entity on a bank), accomplished with the use of a financial institution, whether by the use of checks. In an electronic funds transfer, the transfer is made by the use of automatic teller machines, point of sale terminals, computerized systems, or similar electronic means. An electronic funds transfer may be made byACH.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication cancelling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. We may elect to make the payment or execution within 2 business days of the payment or execution date. If we do not receive your order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you any excess amount. If you are a consumer, you may have some claim to the excess amount against the beneficiary of the order.
**Objection to payment** - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within 60 days of our notice to you.

**INTERNATIONAL ACH TRANSACTIONS** - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

**YOUR ABILITY TO WITHDRAW FUNDS**

This policy statement applies to “transaction” accounts and savings accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

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.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing on or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

Funds from the following deposits are available by the first business day after the day of your deposit:
- U.S Treasury checks that are payable to you, wire transfers and checks drawn on Centreville Bank. If you make the deposit in person to one of our employees, funds from State, local Government checks, Cashiers, Certified, Teller, Federal Reserve bank, Federal Home Loan bank checks and postal money orders that are payable to you are also available by the first business day after the day of your deposit. If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available by the second business day after the day we receive your deposit. The first $300 from a deposit of other checks will be available by the first business day after the day of your deposit. If you make the deposit in person to one of our employees, the first $6,000 will not be available until the second business day after the day of your deposit.
- The remaining funds will be available by the second business day after the day of your deposit. Cash deposited to an ATM owned by us prior to 8:30pm on any business day will be available by the first business day after the day of the deposit. Cash deposited to an envelope-free ATM/ITM owned by us will be available to you on the same business day that we receive your deposit.

**MEMBER FDIC**

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<table>
<thead>
<tr>
<th>Personal Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account Maintenance Fees: Personal</strong></td>
</tr>
<tr>
<td>Personal Plus Checking</td>
</tr>
<tr>
<td>Personal Premium Checking</td>
</tr>
<tr>
<td>Personal Savings</td>
</tr>
<tr>
<td>Personal Plus Savings</td>
</tr>
<tr>
<td>Personal Premium Money Market</td>
</tr>
<tr>
<td><strong>ATM Service Fee</strong></td>
</tr>
<tr>
<td><strong>Bill Payment Fees</strong></td>
</tr>
<tr>
<td>Same Day Electronic Bill Payment Fee</td>
</tr>
<tr>
<td>Overnight Bill Payment Check Fee</td>
</tr>
<tr>
<td>Certified Checks</td>
</tr>
<tr>
<td><strong>Dormancy Fee: Monthly</strong></td>
</tr>
<tr>
<td>Duplicate Check / Statement Fee</td>
</tr>
<tr>
<td>Escheatment Fee **</td>
</tr>
<tr>
<td>Excessive Transfer Fee</td>
</tr>
<tr>
<td>Foreign Check Collection</td>
</tr>
<tr>
<td>Garnishment</td>
</tr>
<tr>
<td><strong>Health Savings Account Transfer Fee</strong></td>
</tr>
<tr>
<td><strong>IRA Transfer Fee</strong></td>
</tr>
<tr>
<td><strong>Loan Fees</strong></td>
</tr>
<tr>
<td>Subordination Fee</td>
</tr>
<tr>
<td>Recast Fee</td>
</tr>
<tr>
<td>Lost Passbook Fee</td>
</tr>
<tr>
<td>Negotiable Item Fee (Money Order)</td>
</tr>
<tr>
<td>Night Deposit Bag with Lock</td>
</tr>
<tr>
<td>Night Drop Replacement Key</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Effective 12/1/2020</th>
</tr>
</thead>
</table>

* Accounts with balances below $250.00 having no activity for 12 months (Does not apply to any Savings Accounts where the Tax Reporting Owner is 18 and under).  ** Applies to time accounts without activity for 6 years from the first disbursement; all other accounts without activity for 3 years (does not apply to Passbook Savings Accounts or Personal Savings Accounts where the Tax Reporting Owner is 18 and under).  *** This fee applies to overdrafts created by check, ACH, ATM/Debit Card, or similar instruments as applicable, and items paid against insufficient or uncollected funds.
## Business Fee Schedule

<table>
<thead>
<tr>
<th>Account Maintenance Fees, Business</th>
<th>Non-Customer Check Cashing Fee</th>
<th>$5.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Advantage Savings</td>
<td>Overdraft (NSF) Fee - Paid or Returned ***</td>
<td>$32.00</td>
</tr>
<tr>
<td>Business Elite Savings</td>
<td>Overdraft Protection Transfer Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Business Elite Money Market</td>
<td>Paper Statement Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Business Enterprise Checking</td>
<td>Per Transaction Fee</td>
<td></td>
</tr>
<tr>
<td>Business Advantage Checking</td>
<td>Enterprise &amp; Advantage Checking</td>
<td>$0.30</td>
</tr>
<tr>
<td>Business Elite Checking</td>
<td>Elite Checking</td>
<td></td>
</tr>
<tr>
<td>Municipal Elite Checking</td>
<td>Deposits</td>
<td>$0.45</td>
</tr>
<tr>
<td>Non-Profit Elite Checking</td>
<td>Item in Deposit</td>
<td>$0.06</td>
</tr>
<tr>
<td>Cash Management Simple</td>
<td>Mobile Deposits</td>
<td>$0.25</td>
</tr>
<tr>
<td>Cash Management Plus</td>
<td>Debit Transactions</td>
<td>$0.20</td>
</tr>
<tr>
<td>Cash Management Premium</td>
<td>ACH Transactions</td>
<td>$0.20</td>
</tr>
<tr>
<td>ATM Service Fee</td>
<td>Replacement Card</td>
<td>$10.00</td>
</tr>
<tr>
<td><strong>Bill Payment Fees</strong></td>
<td>Replacement Card: Expedited / Overnight Fee</td>
<td>$65.00</td>
</tr>
<tr>
<td>Same Day Electronic Bill Payment Fee</td>
<td>Returned Deposited Item</td>
<td>$10.00</td>
</tr>
<tr>
<td>Overnight Bill Payment Check Fee</td>
<td>Research Fee (Per hour)</td>
<td>$35.00</td>
</tr>
<tr>
<td><strong>Certified Checks</strong></td>
<td>Safe Deposit</td>
<td></td>
</tr>
<tr>
<td>Dormancy Fee: Monthly *</td>
<td>Drilling</td>
<td>$250.00</td>
</tr>
<tr>
<td>Duplicate Check / Statement Fee</td>
<td>Key Replacement</td>
<td>$25.00</td>
</tr>
<tr>
<td>Earnings Credit (Elite Checking)</td>
<td>Late Charge</td>
<td>$10.00</td>
</tr>
<tr>
<td>Escheatment Fee **</td>
<td>Stop Payment Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Excessive Transfer Fee</td>
<td>ACH Stop Payment Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Foreign Check Collection</td>
<td>Temporary Checks (4)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Garnishment</td>
<td>Negotiable Item Fee (Treasurer’s Check)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Health Savings Account Transfer Fee</td>
<td>Uncollected Funds Fee - Paid or Returned ***</td>
<td>$32.00</td>
</tr>
<tr>
<td>IRA Transfer / Direct Rollover</td>
<td>Undeliverable Mail</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>Loan Fees</strong></td>
<td>Wire Transfer Fees</td>
<td></td>
</tr>
<tr>
<td>Subordination Fee</td>
<td>Incoming</td>
<td>$15.00</td>
</tr>
<tr>
<td>Recast Fee</td>
<td>Outgoing</td>
<td>$20.00</td>
</tr>
<tr>
<td>Lost Passbook Fee</td>
<td>International</td>
<td>$40.00</td>
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<tr>
<td>Negotiable Item Fee (Money Order)</td>
<td>Incoming Advice</td>
<td>$5.00</td>
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<tr>
<td>Night Deposit Bag with Lock</td>
<td>Writ of Attachment Fee</td>
<td>$50.00</td>
</tr>
<tr>
<td>Night Drop Replacement Key</td>
<td></td>
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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's account. These transfers may take place by one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information may be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund 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 the event a check is returned for insufficient funds.

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) or transfer funds among 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 withdrawals from Checking, designated Statement Savings and/or Money Market Account(s)

If you effect a transfer into a Money Market Account using information from your check to pay for purchases or pay bills, you may withdraw no more than $500.00 per card 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 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 obtain cash 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 the 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 the daily limit. If your ATM card or Debit Mastercard® is canceled, your card will be canceled. If your 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.

**Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to card transactions.

**A temporary debit authorization hold affects your account balance -** On POS transactions, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the temporary hold amount. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction. If we do pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**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 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 the 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 401-823-8077 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 please 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 Payment 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 and 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; 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. If you give us written permission.

**AUTHORIZED TRANSFERS**

(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 your account.
- If you delay reporting the loss or theft of your card and/or code, your liability for unauthorized transactions using your Debit Mastercard® increases. If you tell us within 2 business days after you learn of the lost 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 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.

(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. If you believe your card and/or code has been used making a transfer to a third party or by check, debit card, or similar order to a third party during any calendar month, when the transfer 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 and/or the balance of your linked accounts). 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 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.

(c) **Additional Limits on Liability for Debit Mastercard®.** You will not be liable for any unauthorized transfers using your Debit Mastercard® if:

1. You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and
2. Upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(d) **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 your card and/or code has been used making a transfer to a third party or by check, debit card, or similar order to a third party during any calendar month, when the transfer 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 and/or the balance of your linked accounts). 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.

(e) **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 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.

1. (1) Tell us your name and account number (if any).
2. (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. (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.
   - If you do not receive a credit within 10 business days (20 business days if the transfer involved a 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 the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your claim or complaint.
   - If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an existing account, an account with the same bank as this account or an account with the same bank as the account that you are joining.
   - 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.

**CONFIDENTIALITY**

CB Rev. 12/2018
Page 2 of 2

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1218 MAIN STREET
WEST WARWICK, RHODE ISLAND 02883-9090
Business Days: Monday through Friday
Excluding Federal and State Holidays
Telephone: 401-821-9100
To Report Lost or Stolen Debit Mastercard®: 1-800-554-8869
24-Hour Telephone Banking: 401-823-8077 or 888-823-8077
www.centrevillebank.com

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
Overdraft Privilege Service
Terms of Use

Centreville Bank ("we, us or our") offers the Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

Transactions that May Qualify for Overdraft Privilege: An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You request a withdrawal in person, write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a fee or service charge; or
- You initiate a transaction before funds deposited into your account are “available” or “finally paid” according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to five days after you deposit the check. If you do not have sufficient funds in your account—indeed, independent of the check—to cover the transaction, you will incur an overdraft.

Transaction Types: The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.

Participation in Overdraft Privilege is not mandatory: You may opt-out of the service any time by notifying one of our service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

Discretionary Service: As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. The means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined and we may assess NSF fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

Fees: For each overdraft, we pay, we will charge the standard per item Overdraft/NSF Fee set forth in our fee schedule. In addition, under our standard overdraft practices:

- There is a limit of four (4) per item overdraft fees we will charge you for overdrawing your account on any business day.
- The Bank does not charge a checking account participating in the Overdraft Privilege Service an Overdraft/NSF fee for transactions that overdraw an account by an aggregate amount of $5 or less.
- We will notify you by mail if we pay or return any insufficient funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees, is due and payable immediately or on demand.

Account Closure: Any account with a sustained negative balance of 45 days or greater may be closed within 60 days. We may report information about your account to the credit bureaus. Account closures due to negative balances sustained for 45 days or greater may be reflected in your credit report.

Eligible Accounts: Overdraft Privilege is a discretionary service and is generally limited to a $600 overdraft (negative) balance for eligible personal checking accounts; or a $1,200 overdraft (negative) balance for eligible business checking accounts. Please note that per item overdraft fees count toward your Overdraft Privilege Limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

- The account has been open for at least thirty (30) days;
- The account has deposits totaling at least $400 or more within the first thirty (30) days of account opening.
- The account owner is current on all loan obligations with us; and
- The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

Other overdraft protection services offered in addition to Overdraft Privilege: Overdraft line of credit and overdraft protection linked to another account of yours with us, such as a savings account. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts to cover these expenses. If at any time, you feel you need help with your financial obligations, please contact us at 401-821-9100 to discuss your options or speak with one of our customer service representatives at your local branch office. Electronic balance inquiries will not include the amount of any available overdraft credit.

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