

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

**Important Information About Procedures for Opening a New Account.** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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 to make or receive payment may be 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 can 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 (such as U.S. Treasury (Social Security) or some employers (payroll)) to be accepted into your checking, savings, Individual Retirement Account Money Market (IRA Money Market), and Health Savings (HSA) account(s). For the purpose of this disclosure, unless otherwise noted specifically, references to checking accounts also include money market accounts (excluding IRA Money Markets).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or 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 and money market accounts.

**Info Now Telephone Transfers - types of transfers -** You may access your account by telephone 24/7 at 1-888-424-1976 using your personal identification number, a touch tone phone, and account numbers, to:

- transfer funds from checking or savings to checking or savings
- make payments from checking or savings to loan accounts with us
- get information about:
  - the account balance of checking or savings account(s)
  - the last five deposits to checking or savings account(s)
  - the last five withdrawals from checking or savings account(s)

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

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

- make deposits to checking or savings account(s) with an ATM or debit card
- get cash withdrawals from checking or savings account(s) with an ATM or debit card
  - you may make no more than 15 withdrawals per 24 hours
  - you may withdraw no more than \$500.00 per 24 hours, 1st Access debit cards (cards issued to minors 11 years of age, up to 17 years of age) may withdraw no more than \$100.00 per 24 hours
  - there is a charge of \$2.00 per transaction at ATMs we do not own or operate
- transfer funds from checking or savings account(s) to savings or checking account(s) with an ATM card
  - you may make no more than 15 transfers per 24 hours
  - you may transfer no more than \$500.00 per 24 hours, 1st Access debit cards (cards issued to minors 11 years of age, up to 17 years of age) may withdraw no more than \$100.00 per 24 hours
  - there is a charge of \$2.00 per transfer at ATMs we do not own or operate
- transfer funds from checking or savings account(s) to savings or checking account(s) with a debit card
  - you may make no more than 15 transfers per 24 hours
  - you may transfer no more than \$2,000.00 per 24 hours, 1st Access debit cards (cards issued to minors 11 years of age, up to 17 years of age) may withdraw no more than \$100.00 per 24 hours
  - there is a charge of \$2.00 per transfer at ATMs we do not own or operate
- get information about:
  - the account balance of your checking or savings account(s)
    - with an ATM card
    - with a debit card

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

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

**Types of Hickory Point Bank Debit Card Point-of-Sale Transactions -** You may access your checking account(s) to purchase goods (in person, online, or by mobile device), pay for services (in person, online, or by mobile device), 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 - frequency and dollar limitations -** Using your card:

- you may make no more than 20 transactions per 24 hours
- you may not exceed \$2,000.00 in transactions per 24 hours, 1st Access debit cards (cards issued to minors 11 years of age, up to 17 years of age) may withdraw no more than \$100.00 in transactions per 24 hours

**Types of Health Savings Account Debit Card Point-of-Sale Transactions -** You may access your HSA account(s) to purchase goods (in person, online, or by mobile device) and pay for services (in person, online, or by mobile device).

- refer to Health Savings Account Custodial Organizer

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

- you may make no more than 20 transactions per 24 hours
- you may not exceed \$2,000.00 in transactions per 24 hours

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

**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.

**Mastercard Automatic Billing Updater Notice of Right to Opt Out.** Your Hickory Point Bank Debit Card will be automatically enrolled in the free Mastercard® Automatic Billing Updater (ABU) service. With ABU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 217.875.3131, mail us notice of your intention to opt out at P.O. Box 2548, Decatur, IL 62525, or visit any of our banking center locations. You must include your name, address, account number, and last six digits of your card number. If you opt out, you may opt back in if you decide you want the Mastercard Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

**Online Banking Transfers - types of transfers and dollar limitations** - You may access your account(s) through the internet by logging onto our website at [www.hickorypointbank.com](http://www.hickorypointbank.com) and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking or savings account(s) to checking or savings account(s)
- transfer funds from line of credit to checking or savings account(s)
  - you may transfer no less than \$100.00 per transfer
- make payments from checking or savings to loan account(s) with us
- make payments from checking or savings to third parties (Bill Pay)
- get information about:
  - the account balance of checking or savings account(s)
  - the last 12 months of deposits to checking or savings account(s) by reviewing available account transaction history or by accessing previous bank statements
  - the last 12 months of withdrawals from checking or savings account(s) by reviewing available account transaction history or by accessing previous bank statements
- Zelle
  - please refer to the Zelle agreement for any applicable fees

**Mobile Banking Transfers - types of transfers, frequency and dollar limitations, and charges** - You may access your account(s) through the browser on your cell or mobile device at [www.hickorypointbank.com](http://www.hickorypointbank.com) or by downloading our mobile banking app or short message service (SMS), text message banking and using your user identification, password, and multifactor authentication, to (not all functions may be available via SMS/text message banking):

- transfer funds from checking or savings account(s) to checking or savings account(s)
- transfer funds from line of credit to checking or savings account(s)
  - you may transfer no less than \$100.00 per transfer
- make payments from checking or savings to loan account(s) with us
- make payments from checking or savings to third parties (Bill Pay)
- get information about:
  - the account balance of checking or savings account(s)
  - the last 30 days of deposits to checking or savings account(s)
  - the last 30 days of withdrawals from checking or savings account(s)
  - please be aware that due to technical limits, the total number of deposit or withdrawal transactions on checking or savings account(s) available for viewing in mobile banking is limited, thus in some cases a full 30 days of activity may not be available
  - Mobile Deposit is available with your mobile device via the mobile banking app
    - you may not exceed \$3,500.00 in transactions per 24 hours
    - please refer to the fee schedule for any applicable fees
    - only one check per deposit

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

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

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

- Transfers from a Consumer Savings and Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, ATM transfer (to third parties only) or similar order to third parties are limited to six per monthly statement cycle. Please refer to your account agreement for fees that may apply for transfers.
- Transfers from a ILUTMA Savings and Minor Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per monthly statement cycle with no transfers by check, draft, debit card, or similar order to third parties.
- For security reasons, there are other limits on the number of transfers you can make by ATM, telephone, debit card, computer, web enabled mobile device.

## FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

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 in addition to any fees charged by us (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, you can call us at 1-800-872-0081 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 accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will get a quarterly account statement from us for your savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.

#### 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 for us 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 notify 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 the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

#### CONFIDENTIALITY

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) as explained in the separate Privacy Disclosure.

#### UNAUTHORIZED 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 permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If 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.

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

• **Additional Limits on Liability for Mastercard®-branded Debit Card or Mastercard®-branded HSA Card.** You will not be liable for any unauthorized transactions using your Mastercard®-branded Debit Card or Mastercard®-branded HSA Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) 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.

**(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 a transfer has been made using the information from your check without your permission.

#### ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you 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) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred 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 complaint or question. 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 established account with us before this account is opened.

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.

HICKORY POINT BANK & TRUST  
BANKING SOLUTIONS  
225 N. WATER STREET  
DECATUR, IL 62523

Business Days: Monday through Friday  
Excluding Federal Holidays  
Phone: 217-875-3131  
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

**NOTICE OF ATM/NIGHT DEPOSIT  
FACILITY USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.



Hickory Point Bank & Trust  
Downtown Banking Center  
225 N. Water Street  
Decatur, IL 62523

Hickory Point Bank & Trust  
Mt. Zion Banking Center  
1880 South Mt. Zion Road  
Decatur, IL 62521

Hickory Point Bank & Trust  
South Shores Banking Center  
10 Southland Drive  
Decatur, IL 62521

Hickory Point Bank & Trust  
Forsyth Banking Center  
165 West Weaver Road  
Forsyth, IL 62535

Hickory Point Bank & Trust  
Champaign Banking Center  
202 West Park Avenue  
Champaign, IL 61820

Hickory Point Bank & Trust  
Peoria Heights Banking Center  
4440 North Prospect Road  
Peoria Heights, IL 61616

Hickory Point Bank & Trust  
North Point Banking Banking Center  
3101 North Water Street  
Decatur, IL 62526

Hickory Point Bank & Trust  
Marshall County Banking Center  
510 Main Street  
Varna, IL 61375

Hickory Point Bank & Trust  
Springfield Banking Center  
3131 West Wabash Avenue  
Springfield, IL 62704

Hickory Point Bank & Trust  
ADM Corporate Office Banking Center  
4666 Faries Parkway  
Decatur, IL 62526

MEMBER  
**FDIC**