

Important Information about Electronic Funds Transfers

Citizens Community Bank offers various ways to move money electronically for the purpose of paying bills, making purchases and managing your accounts. Such services include, ATM/debit cards, electronic check conversion, phone transfers, online bill payment and online banking external funds transfer. When using these services, we ask that you monitor your account and alert us of any unauthorized transactions.

Types of Electronic Funds Transfers

ATM/Debit Card Transactions

You may use ATM/debit cards to withdraw cash, make transfers between your Citizens Community Bank accounts, deposit funds, complete point-of-sale transactions, make account inquiries, and for other banking activities. Please make your PIN memorable to you and do not share it with other parties.

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.

Online Banking External Funds Transfer

You may enroll in online banking to perform electronic transfers to external accounts. When you enroll, you will be provided terms and conditions that apply to electronic transfers using our online banking services. Citizens Community Bank sets limitations on daily and monthly transactions for your protection.

Online Banking Bill Payment

Online payments include payments made through the services for which the Payment Account is a Citizens Community Bank account, including, without limitation, any payment that you schedule through our Online Bill Pay service, payments to certain Citizens Community Bank accounts, and payments made in the form of funds transfers to eligible loan or line of credit accounts.

Protections Provided for Electronic Funds Transfers

Citizens Community Bank sends monthly statements to your address on record unless you elect to go paperless. If you don't receive your statements by mail, we make an electronic version available in Online Banking. Please review your statements and verify that all the transactions shown were authorized by you. In the event you think a transfer or withdrawal shown on your

statement is incorrect, or if you believe an unauthorized transfer or withdrawal has taken place—including those made through your ATM/debit card, code, or other means—contact us immediately.

We must be notified within sixty (60) days after the first statement on which the suspected problem appeared. If you do not contact us within this sixty (60) day time period, you could be held responsible for all unauthorized transfers and withdrawals that occurred between the end of the sixty (60) day period and the time you actually notified us if those transactions could have been prevented had we been notified.

Contact Citizens Community Bank immediately if you believe your ATM/debit card has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down.

MasterCard Zero Liability

You may have additional rights under the MasterCard rules. You will not be responsible for unauthorized use of the Debit and Business Debit Cards if your account is in good standing, you have exercised reasonable care in safeguarding your card from any unauthorized use, you have not reported two or more unauthorized events in the past 12 months, and you report the loss or theft promptly after becoming aware of it. If you have questions regarding zero liability coverage or you suspect unauthorized use of your ATM/debit card, contact us immediately.