

Keystone Savings Bank
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ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

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

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

If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

SERVICES PROVIDED THROUGH USE OF INTERNET BANKING

Transfer funds from checking to checking, from checking to savings, from savings to checking or from savings to savings.

Make payments from bill pay to others. Make payments from checking or savings to loan accounts with us.

Get checking account(s), savings account(s), loan account(s), safe deposit box account(s) or certificate of deposit account(s) information.

GENERAL LIMITATIONS

Transfers or withdrawals from a savings or money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six (6) per month.

NOTICE OF RIGHTS AND RESPONSIBILITIES

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

PERIODIC STATEMENTS

You will receive a monthly statement from us.

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 319-442-3218 to find out whether or not the deposit has been made.

PREAUTHORIZED PAYMENTS

A. RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have told us in advance to make regular payments out of your account, you can stop any of the payments.

To stop a payment, call us at 319-442-3218 or write to: Keystone Savings Bank, PO Box 367, Keystone, IA 52249, in time for us to receive your request three (3) business days or more before the scheduled payment. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call.

B. NOTICE OF VARYING AMOUNTS. If these regular payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

C. OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments three (3) business days or more before the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions.

We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- There may be other exceptions provided by applicable law.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT

If you believe your Debit Card or PIN or internet banking access code has been lost or stolen, call us at 319-442-3218 (8:00AM to 5:00PM) or write to: Keystone Savings Bank, PO Box 367, Keystone, IA 52249.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY

Tell us at once if you believe your Debit 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. If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card and/or code, you can lose no more than fifty dollars (\$50) if someone used your Debit Card and/or code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of Debit Card and/or code and we can prove we could have stopped someone from using your Debit Card and/or without your permission if you had told us, you can lose as much as five hundred dollars (\$500).

The limitations on your liability for unauthorized transfers described in the following paragraph do not apply to preauthorized automatic payments from your checking account(s), savings account(s), money market accounts and NOW account(s). Unless you have complied with the procedures to stop the preauthorized payment described above, your liability for such unauthorized transfers is unlimited.

If your statement shows transfers you did not make (other than a preauthorized automatic payment), including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not get back any money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit, if applicable), 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 hospital stay) keeps you from giving the notice, we will extend the time periods.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic fund transfers call us at 319-442-3218 or write to: Keystone Savings Bank, PO Box 367
Keystone, IA 52249 or use the current information on your most recent account statement.

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

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

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

We will determine whether an error occurred within ten (10) business days (five (5) business days if involving a Visa® point-of-sale transaction processed by Visa® or twenty(20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (five (5) business days if involving a Visa® point-of-sale transaction processed by Visa® or twenty business (20) days for new accounts) for the amount which you think is in error, so that you will have the use of the money during

the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS

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

Contact Keystone Savings Bank for a Common Features schedule for additional fees that may affect your account.

CONFIDENTIALITY - DISCLOSURE OF ACCOUNT INFORMATION

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

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

DEFINITION OF BUSINESS DAY

Business days means any day other than a Saturday, Sunday or federally declared legal holiday.

AMENDING OR TERMINATING THE AGREEMENT

We may change or amend any of the terms and conditions of the Agreement and those portions of the applicable fee schedules which relate to EFT services, at any time upon at least 30 days written notice to you prior to the effective date of the change or amendment. Your failure to timely furnish notice as set forth in the written notice shall be deemed to be your acceptance of such change or amendment. If you do not agree to abide by a change or amendment, you must notify Keystone Savings Bank of the fact prior to the effective date of the change or amendment and cancel this Agreement. Keystone Savings Bank may cancel this Agreement at any time, without giving you prior notice. If you or Keystone Savings Bank cancels this Agreement at any time, you shall surrender your ATM Card or Debit Card and you may no longer use any of Keystone Savings Bank's EFT services other than the automated clearing house transfer services set forth above.

ADDITIONAL PROVISIONS

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