

UNAUTHORIZED TRANSFERS

(a) Consumer Liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen. 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, you can lose no more than \$50 if someone used your card and/or code without your permission.

(If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, 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.

If your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after receiving the statement, you may not get back any money. If we can prove that we could have stopped someone from taking the money if you had told us within 60 days.

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 debit card, when used for point-of-sale transactions.* You will not be liable for any unauthorized transactions using your Debit Card when used for point-of-sale transactions if: you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA.

(b) Contact in Event of Unauthorized Transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, contact us using the information below. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, you must contact CorTrust Bank no later than 60 days after the FIRST statement was sent 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 and 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.

CORTRUST BANK, N.A.

Contact your local CorTrust Bank during normal business hours

DETAILED INFORMATION IS AVAILABLE ON REQUEST

Error Resolution: 605.995.7996

Lost or Stolen Card:
Business Hours 605.995.7996
After Hours 800.472.3272



ATM/Debit Cards

The CorTrust Bank ATM/Debit Card is an easy way to access the money in your checking account. The CorTrust Bank ATM/Debit Card gives you a quick and economical way to buy the products and services you need, without writing a check. The CorTrust Bank ATM/Debit Card can also be used to perform all ATM transactions.

ATM Cards (for Savings Accounts)

The ATM card allows you to perform various cash transactions at any ATM displaying the VISA/Plus logos.

Safety Tips for using your ATM/ Debit Card

- Avoid ATM's in dark and remote places
- Remove your cash, receipt and card after every transaction
- Have your card ready when you approach the ATM
- Block others view from seeing your Personal Identification Number (PIN)
- Memorize your PIN. Don't tell anyone
- Never give your PIN over the phone
- Report lost or stolen cards immediately

Locations

Minnesota	South Dakota
Anoka	Aberdeen
Blaine	Arlington
Brooklyn Park	Artesian
Buffalo	Bowdle
Champlin	Freeman
Delano	Gayville
Edina	Leola
Glencoe	Letcher
Hutchinson	Mitchell (2)
Mayer	Mt. Vernon
Minnnetonka	Pierpont
Monticello	Sioux Falls (5)
Mound	Tabor
Stewart	Vermillion
Woodbury	Webster
	Yankton (2)

ATM/Debit Card Application



CorTrust Bank

Raise Your Expectations

Customer Information Form ATM/Debit Card Application



Check One

- _____ ATM Card (Savings Account Only)
- _____ ATM/Debit Card

Please complete the following application. All fields must be completed in the primary cardholder section. Include the Checking/Savings account numbers you would like to access with your card. **Note: Processing of your application may be delayed if all applicable fields are not completed.**

Checking Account	Savings Account

Primary Cardholder Information	
First Name	
Middle Initial	
Last Name	
Mailing Address	
City	
State, Zip Code	
Birth Date	
Soc. Sec. Number	
Telephone Number	
Second Name	

Signature of Primary Cardholder _____ Date _____

Please return the completed form to
any CorTrust Bank or mail to:
CorTrust Bank
PO Box 1246
Mitchell, SD 57301

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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 Funds Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic funds 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 Clearinghouse (ACH) or other payment networks. Your authorization to a third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction 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, online or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds 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 or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check by other means such as by mail or drop box.
- **Electronic returned check charge.** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telephone Transfers - Types of Transfers and Frequency Limitations - You may access your account by telephone using your account numbers and your social security number, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
 - you may make no more than six transfers per month
- transfer funds from savings to savings
 - you may make no more than six transfers per month
- make payments from checking to loan accounts with CorTrust Bank
- make payments from savings to loan accounts with CorTrust Bank
 - you may make no more than six transfers per month
- get information about:
 - the account balance of checking accounts
 - the last month's statement cycle deposits to checking accounts
 - the last month's statement cycle withdrawals from checking accounts
 - the account balance of savings accounts
 - the prior quarter's activity on savings accounts

ATM Transfers - Types of Transfers, Dollar Limitations and Charges - You may access your account(s) by ATM using your ATM card or Debit Card and personal identification number to:

- make deposits to checking and savings account(s)
- get cash withdrawals from checking and savings account(s)
- transfer funds between checking and savings account(s)
- get account balance of checking and savings account(s)

Services may not be available at all terminals.

Dollar limitations disclosed at card issuance.

Transactions performed at ATMs owned by CorTrust Bank, Money Pass, ACCEL or Exchange will not be charged a transaction fee. All other ATM transactions are charged \$1.50 per transaction.

Debit Card Transactions - You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), and do anything that can be done with a credit card that a participating merchant will accept.

Debit Card Transactions - Dollar Limitations - Using your card:

- dollar limitations disclosed at card issuance

Foreign Currency Conversion. If you make a transaction with your VISA® Account in a currency other than U.S. dollars, VISA® will convert the charge into a U.S. dollar amount using either (a) a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA® receives, or (b) the government mandated rate in effect for the applicable central processing date. The exchange rate used by VISA® for a particular transaction is the rate VISA® selects on the processing date and may differ from the rate on the date the transaction occurred or the rate on the date the transaction is posted to your account.

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.

ONLINE TRANSACTIONS

Access your account(s) online by logging in to our website at cortrustbank.com using your user identification and password to:

- view statements
- check balances
- transfer funds between accounts*
- pay bills*
- make deposits*
- make payments

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.

*Fees may apply when using Bill Pay, Mobile Deposit and Pop Money.

ATM Operator/Network Fees. When you use an ATM not owned by CorTrust Bank, you may be charged a fee by the ATM operator or any network used. 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 any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- **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 contact your bank at the number on the back cover of this brochure to find out whether or not the deposit has been made.
- **Periodic Statements.**
 - You will get a monthly account statement from CorTrust Bank for your DDA accounts.
 - You will get a monthly account statement from CorTrust Bank for your savings accounts, unless there are no electronic transfers in a particular month.
 - In any case, you will get a statement at least quarterly.

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) when 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 a government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.