

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Funds Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY, AND DOLLAR LIMITATIONS

(a) Prearranged transfers.

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

(b) Telephone transfers. You may access your account(s) by telephone at 800-340-3460 using a touch tone phone, your account numbers, and personal identification number (PIN) to:

- Transfer funds from checking or savings to checking or savings
- Make payments from checking or savings to loan accounts with us
- Get checking or savings account information
- Get loan account information

(c) ATM Transfers. You may access your account(s) by ATM using your ATM card or debit card and personal identification number (PIN) to:

- Make deposits to checking or savings accounts
- Get cash withdrawals from checking or savings accounts. You may withdraw no more than \$500 per day. Withdrawals from a Community's Promise Savings Account are limited to \$200 per day.
- Transfer funds from checking or savings to checking or savings
- Get checking or savings account information

(d) Point-Of-Sale Transactions. Using your card, you may:

- Access your checking account to purchase goods or pay for services (in person, by phone, or by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- You may not exceed more than \$1,500 in transactions per day.

(e) Computer Transfers. You may access your account(s) by computer at www.communitynationalbank.com and logging into CNB NetXpress using your ID and personal identification number (PIN) to:

- Transfer funds from checking or savings to checking or savings
- Transfer funds from line of credit to checking or savings
- Make payments from checking or savings to loan accounts with us
- Get checking or savings account information

(f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone with the CNB Mobile app and using your ID and personal identification number (PIN) to:

- Transfer funds from checking or savings to checking or savings
- Transfer funds from line of credit to checking or savings
- Make payments from checking or savings to loan accounts with us
- Get checking or savings account information

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.

(g) 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 financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution 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:

- **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 fund transfer to collect a charge in the event a check is returned for insufficient funds.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a 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 statement cycle. If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- Transfers from a savings account (excluding ATS savings) are limited to six (6) per month (not per statement cycle).

FEES

- We charge \$2.00 for each ATM transaction made at a non-CNB ATM, excluding Union Bank and Falcon Network ATMs.
- An International Service Assessment fee of 1% will be charged on foreign debit card transactions plus a 1% conversion fee.

Except as indicated above, we do not charge for 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

- (a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine (ATM).
- (b) **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 the telephone number listed below to find out whether or not the deposit has been made.
- (c) **In addition,** you will receive a monthly statement from us.

PREAUTHORIZED PAYMENTS

- (a) **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's how:
 - Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request three (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.
 - We charge \$26.75 for each stop payment.
- (b) **Notice of varying amount.** If these regular payments may vary in amount, the person you are going to pay will tell you ten (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).

- (c) **Liability for failure to stop payment of preauthorized transfers.** If you order us to stop one of these payments three (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

- (a) **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:
 - 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 overdraft line.
 - If the automated teller machine where you are making the transfer does not have enough cash.
 - If the terminal or system was not working properly, and you knew about the breakdown when you started the transfer.
 - If circumstances beyond our control (such as fire or flood), prevent the transfer, despite reasonable precautions we have taken.
 - 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:

- Where it is necessary for completing the transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders;
- Or if you give us written permission.
- As explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

- (a) **Consumer Liability.** Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe an electronic fund transfer has been made without your permission using information from your checks. 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 two (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. Also, if you do NOT tell us within two (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 lose 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 hospital stay) kept you from telling us, we will extend the time period.

Visa® Debit Card – Additional Limits on Liability

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S. or ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number (PIN) which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. Contact us at the telephone number or address listed at the end of this disclosure:

- If you believe your card and/or code has been lost or stolen, or
- If you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In case of errors, questions, or the need for additional information, about your electronic transfers, statement, or receipt, call or write us at the telephone number or address listed below as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appears.

- Tell us your name and account number (if any)
- 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.
- Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within ten (10) business days (five business days if involving a Visa® point-of-sale- transaction processed by Visa or 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 five (5) business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions 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 we used in our investigation.

ADDITIONAL INFORMATION:

We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on the NYCE network without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-debit network.

BUSINESS DAYS:

Monday through Friday, excluding legal holidays.

CONTACT INFORMATION: (Main Office)

Community National Bank
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