

A TrustTexas Bank, SSB Debit Card offers additional services that give you greater versatility for managing your financial needs. You may use your Debit Card to pay for goods and services at any merchant where VISA is accepted. The purchase is deducted from your checking account. Also, this card can be used as an ATM card. The following is a disclosure statement made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board which apply to consumers only.

#### **PERSONAL IDENTIFICATION NUMBER (PIN)**

*Upon receipt of your card and Personal Identification Number (PIN), you are required to sign your name on the signature panel on the back of the card. You are responsible for the proper control in your use of the card and PIN. We must be notified immediately if you believe your card has been lost or stolen or if a transfer of funds has been made without your permission. For your protection you should keep your PIN secret and not write it on the card or keep it any place where it may be found with the card.*

#### **LIMITATIONS OF TRANSACTIONS**

*For security reasons, there are limitations on the dollar amounts of transactions. Cash withdrawals at an ATM are limited to \$500 per day. Point-of-sale transactions are limited to \$1,500 per day.*

#### **TYPES OF TRANSACTIONS**

*You may use your Debit Card at automated teller machines (ATM) and VISA merchants throughout the country. However some of these functions may not be available at all terminals.*

- ATM cash withdrawals with card and PIN
- ATM transfer of funds between checking and savings
- ATM obtain account balance
- Retail purchases at VISA merchants

#### **FOREIGN TRANSACTIONS**

All international transactions are charged an International Service Assessment fee of 1% regardless of whether there is a currency conversion. Purchases made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by VISA.

#### **DOCUMENTATION**

*When you complete an ATM transaction, you will receive the following information on a receipt: amount of money withdrawn, date of transaction, type of transaction, identity of the account, location of terminal, transaction number and card number. You have a right to get a receipt at the time you have a transaction in a retail establishment, unless the amount of the transaction or transfer is \$15.00 or less, then you may not receive a receipt. You will get a monthly statement for your checking account. You will get a monthly statement for your savings account, when there are Debit Card transactions in a particular month. Your monthly account statement will indicate your Debit Card transactions, as well as any fees incurred as a result of using your Debit Card.*

#### **DISCLOSURE OF CHARGES**

*A \$5.00 fee may apply on cards reissued due to negligence on the part of the cardholder. In general, a card transaction is treated the same as any other withdrawal or deposit, unless otherwise stated in the account description. For other charges related to your specific account, please refer to a current Truth in Savings-Deposit Account Disclosure. The Bank reserves the right to make future changes in checking account and/or Debit Card service charges.*

#### **ACCOUNT INFORMATION DISCLOSURE**

*We will only disclose information to third parties about your account or the transfers that you make:*

- To complete transfers as necessary;
- To verify the existence and condition of your account for a third party, such as a credit bureau or a merchant;
- To comply with government agencies or court orders;
- As explained in a separate privacy disclosure.

#### **BANK'S LIABILITY**

*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 ATM where you are making a withdrawal or transfer does not have enough cash;
- If you used the wrong PIN, or you used an ATM/POS (point-of-sale) in an incorrect manner;
- If circumstances beyond our control (such as fire or flood) prevent the transfer;
- If the money in your account is subject to legal process or other encumbrance;
- If your card has been revoked due to excessive insufficient fund transactions, notice from you of suspected fraud, or other such circumstances;
- There may be other exceptions stated in our agreement with you. The Bank may be liable for damage where it failed to properly credit deposits, subject to the normal policies and procedures of the Bank; and where the Bank failed to stop-payment of an item, subject to the normal policies and procedures of the Bank. However, under no circumstances shall the Bank be liable for damages where the error or failure is beyond our control and the Bank exercised due care, according to industry standards, or where there was a technical or mechanical malfunction.

#### **CARDHOLDER'S LIABILITY**

*Contact the Bank immediately if you believe your Debit Card or PIN is lost or stolen. An immediate phone call is the best way to reduce any possible losses. VISA offers a Zero Liability Policy if you have not been negligent or have engaged in fraud. This means 100% protection for you against fraud. This policy applies to all VISA Debit Card transactions processed over the VISA network - online or off. This policy does not apply to commercial card or non-VISA branded PIN transactions.*

Your liability for commercial card or non-VISA branded PIN transactions is limited to \$50.00 if you report the theft or loss of either your Debit Card or PIN within two (2) business days. An immediate phone call to the Bank is the best way to reduce any possible losses. You could lose all of the money in your account plus the maximum of any overdraft credit line tied to your account up to \$500 if you do not notify the Bank within the two (2) business days.

Also, contact the Bank immediately if your checking account statement lists transactions that you did not make. If you do not notify the Bank in writing within sixty (60) days after the statement mailing date, you may not be reimbursed for the unauthorized withdrawals.

#### **ERROR RESOLUTION**

*Please review your checking account statement carefully.*

If it lists any Debit Card transactions you did not make, notify us immediately. If you do not notify us in writing within 60 days after the statement mailing date, where the error first appeared, you may not be reimbursed for the withdrawal. The minimum amount of information in your notification includes your name, account number and a description of the transaction in question

Your transaction description would include the amount, date and a clear explanation of why you believe it is an error or why you need more information. 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 the transaction involved a point of sale transaction, or a foreign initiated transfer. If we need more time, however, we may take 90 days 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. 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 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.

#### **VISA ACCOUNT UPDATER (VAU)**

Your TrustTexas Bank Debit Card is automatically enrolled in the Visa Account Updater Service (VAU). Visa Account Updater(VAU) enables the secure electronic exchange of card information changes between participating Visa merchants and card issuers to ensure as little disruption as possible for your recurring card transactions of account-on-file billers.

If your debit card is replaced, the new card information will be sent to your billers if they also participate in this service, to prevent declined transactions. This means you won't have to update your card information on file; however, not all merchants participate in this service, so it's still recommended you verify your billing information on file when you receive your new card.

This service is available to all our cardholders for no charge. If you would rather **NOT** have your new card information securely updated with your billers and regular merchants, you may opt-out of the service. For questions or to opt-out of VAU, please contact us at 1-800-342-0679.