

Electronic Funds Transfer (EFT) Disclosure

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Liberty Savings Bank

Definitions:

- “We,” “us” and “our” refer to mph.bank, Powered by Liberty Savings Bank FSB
- “You” and “Your” refer to the owner of the account.
- “mphCard” refer to the Visa branded debit card connected to your SPEND (checking account) with mph.bank.

Advisory Against Illegal Use. You agree not to use your Spend account, and the mphCard for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, on an online merchant website does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

This disclosure is intended for consumer accounts used for personal, family or household purposes.

Types of EFT services that this disclosure pertains to items like:

- Direct deposits to your account (i.e. payroll, Social Security)
- Automatic payments (re-occurring) made from your account to a third party
- One-time electronic payments from your account using your check information (routing number and account number) or mphCard number to make a payment. pay for purchases or to pay bills that can use the Automated Clearing House (ACH) or other payment networks.
- Electronic returned check charge: you may authorize a merchant to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.
- Use of your mphCard via Point-of-Sale transactions
- Transfer of funds to other accounts-both internal and external, using the electronic banking platform.
- Pre-authorized transfers from or to your SPEND account

Business Day: Monday-Friday excluding weekends and holidays

mphCard services at an ATM (subject to owner/operator limitations):

- Make deposits to your SPEND account
 - Via a check if the ATM owner foreign deposits
 - Deposit cash at an ATM if the owner accepts cash deposits.
 - Allpoint Network will allow a cash deposit of up to \$1,000/day.
- **ATM withdrawal limits:** \$500.00 using ATMs in any one day
- Conduct balance inquiries

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ATM Networks ACCEL, STAR, PLUS, CIRRUS, PRESTO AllPoint

ATM Fees: While you will not be charged a fee by us, you may be charged by the ATM operator for the use of their machine, or by the network used. You may be charged a fee for a balance inquiry even if you do not complete a withdrawal or deposit.

Point of Sale Transactions

You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- **Point of Sale limits:** \$5,000 in purchases in any one day

Currency Conversion-Visa branded cards. When you use your card with a merchant that has a Visa logo that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa based on a variety of factors: wholesale currency markets, central processing date, any applicable government mandated rate, adjustments made by the issuer, and the processing date as opposed to the posting date and the variances in the conversion rate at that time.

Additional fee imposed by VISA for currency conversions: Visa charges an International service fee of 1.00% of the transaction amount on all international transactions where a currency conversion applies. If there is no currency conversion (the international transaction is completed in US dollars), the ISA fee will be .800% of the transaction amount.

Online Banking Bill Payment/Mobile Banking services:

You may access your account(s) by logging onto our website or through the browser on your mobile phone to:

- Use Bill Payment to make payments to individuals or companies to whom you want to send one-time or recurring payments from your checking account.transfer funds from your Spend checking account to your Goals account.
- transfer funds externally to a person using either their mobile phone number or email address
- transfer funds externally to an account you have linked in your electronic banking
- make payments and transfers using mphCard Instapay and mphCardonfile (see electronic banking Agreement for additional information on these services.

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Security/Limitations

In the event of a security breach, fraud attempt or other emergency, we may reduce, suspend, or cancel your debit card limit, and/or your access to the electronic banking platform without prior notice.

Wireless Carrier Fees. Your wireless carrier may assess message fees, data rates, and other charges when you use your mobile phone. Please refer to your contract with your wireless provider for information about these fees. We are not liable for any fees you may incur to access your electronic banking via your mobile phone.

DOCUMENTATION

- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- 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 sign into your electronic banking to view your transactions or call us at 800.892.8798 to find out whether or not the deposit has been made.
- Periodic statements. You will receive a monthly notification when your electronic statement (eStatement) is available to view.

PREAUTHORIZED PAYMENTS

- **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 by:
 - **Call** us at 800.892.8798 at least 3 days or greater 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 your call.
- **Notice of varying amounts.** If these regular payments vary in amount, the person you are going to pay will tell you, 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.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 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.

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- **Exceptions to our liability:**
 1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
 2. If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer
 3. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 4. If we have terminated our agreement with you
 5. If your mphCard has been reported lost or stolen or we have reason to believe something is wrong with a transaction
 6. If we receive inaccurate or incomplete information to complete a transaction
 7. In the case of pre-authorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer
 8. If the funds in the account are subject to legal action preventing a transfer to or from your account.
 9. If the electronic terminal does not have enough cash to complete the transaction.

CONFIDENTIALITY

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

1. where it is necessary for completing transfers; or
2. to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. to comply with government agency or court orders; or
4. as explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

Tell us AT ONCE if your mphCard and/or code has been lost or stolen or your credentials to sign into electronic banking has been compromised or an electronic funds transfer has been made without your permission.

- Call us at: 800.892.8798
- Email us at: customer.support@mph.bank
- Chat online with us, if the system is available.

Visa branded cards, zero liability protections do not apply to PIN-based or PIN-less transactions not processed through the VISA network, including ATM transactions.

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If you tell us within 2 business days after you learn of the loss or theft of your mphCard or PIN you can lose no more than fifty dollars if someone used your mphCard or PIN without your permission. If you DO NOT tell us within two business days after you learn of the loss or theft of your card, or the compromised credentials, and we can prove that we could have stopped someone from making fraudulent transactions if we had been provided notice, you can 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 lost 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 a hospital stay) kept you from telling us, we will extend the time periods.

- Additional Limits on Liability for Transactions with Debit Card and Registered Prepaid MasterCard Cards. You will not be liable for any unauthorized transactions using your mphCard if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limitation on liability does not apply to transactions on unregistered prepaid cards, such as gift cards.

TERMINAL TRANSFERS

Transfers made by terminal may be executed immediately. This means that a cash withdrawal or other mphCard transaction is immediately deducted from your account). Additionally, you may have no effective ability to stop a payment made by terminal transfer.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers. Call us, sign into electronic banking and message us securely, or email us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days from the date the notification was sent to you that the eStatement was available for viewing.

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 why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

Ways to notify us:

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- Methods outlined to notify us of fraud that is found on the previous page or
- Write to us at mph.bank, Powered by Liberty Savings Bank, 2323 Stickney Pt Rd., Sarasota FL, 34231

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 to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's card holder protections policy requires that we provide provisional credit for losses from unauthorized mphCard use within 5 business days of notification of the loss.

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.

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN

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where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.