

Citizens Savings Bank

Electronic Banking Disclosure Statement

Electronic Funds Transfer, VISA® Check Card, Electronic Check Conversion, OverdraftHonor® Services, Online Bill Pay, Mobile Banking, and Remote Deposit Capture

Electronic Banking Disclosure Statement	
Disclosure	<p>This Disclosure Statement, which is required by federal law, describes important terms and conditions under which Citizens Savings Bank provides certain pre-authorized credit, pre-authorized debit, automatic teller machine (“ATM”) and point of sale (“POS”) services to you. Our pre-authorized credit and debit, ATM and POS services are referred to as our electronic funds transfer services.</p> <p>Our electronic funds transfer services allow you to ask that recurring credits or debits which you designate, such as Social Security and payroll deposits, pre-authorized debits and Citizens Savings Bank VISA® Debit Card transactions, be posted directly to your designated Account(s) at Citizens Savings Bank.</p> <p>The words “we”, “us” and “our” refer to Citizens Savings Bank and the words “you” and “your” refer to the customer(s) utilizing our electronic funds transfer services.</p> <p>Other terms and conditions governing your use of our electronic funds transfer services are set forth in the Citizens Savings Bank VISA® Debit Card Application and Agreement (the “Application”) provided to you at the time you received this Disclosure Statement</p>
Important Information	
Pre-Authorized Transfers	<p>You may arrange to have direct deposits made into your Checking and/or Savings Account(s) designated in your Application (collectively, your “Account” or “Accounts”), and may arrange to have re-occurring payments made out of your Checking and/or Statement Savings Account.</p>
Card Services	<p>You may use your Citizens Savings Bank VISA® Debit Card (“Card”), along with your Personal Identification Number (“PIN”) to access your Checking and/or Statement Savings Account(s) in the following manners:</p> <ol style="list-style-type: none"> 1. ATM Transactions. You may use your Card and PIN at any Citizens Savings Bank ATM to (a) withdraw cash from your Checking and/or Statement Savings Account(s), (b) transfer funds between your Checking and/or Statement Savings Account(s) and (c) inquire as to the balance(s) in your Checking and/or Statement Savings Account(s) In addition, you may use your card and PIN at other ATM’s throughout the United States which bear the “ACCEL/Exchange®”, “STAR” or “PLUS SYSTEM” name and logo. 2. Point-of-Sale Transactions. You may use your card for POS transactions to purchase goods and services from merchants who have agreed to accept your Card as a means of payment. Purchases made with your Card will be charged against the primary Account designated on your Application. 3. Daily Dollar Limits. Your Citizens Savings Bank VISA® Debit Card may be used to withdraw cash from an ATM up to \$400.00 per day, or the available balance of your primary Account, whichever is less, and/or conduct POS transactions up to \$3,000.00 per day, or the available balance of your primary Account, whichever is less.
Charges and Fees	<p>When you use an ATM not owned by us, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Our fee for using an ATM not owned by us is currently \$2.00. Should you elect to receive a paper statement on any checking account, there will be a \$2.00 monthly fee. Fee will be waived for customers age 55 and older. The fees we charge for other electronic funds transfer charges are listed in the Fee Schedule you received with your Application.</p>

<p>Processing of Account Items</p>	<p>Citizens Savings Bank processes account activity each evening for items received prior to the daily cut off time. Citizen Savings Bank sorts items for processing by transaction type in the following order: ATM withdrawals are immediately deducted from your account at the time of the transaction, followed by debit card transactions, telephone-initiated transfers, electronic transactions, pre-authorized debit transactions and paper-based checks or drafts.</p> <p>Within transaction types, items are processed by item sequence. Electronic items are processed by the earliest date/time and paper based items by the check or draft number order. For example, if we receive two checks for payment and a debit card transaction in the same day; during nightly processing, the debit card transaction will process first, then the checks in check number order. The checking account balance is reduced as each item is processed by the amount of the item, plus any applicable overdraft fee currently \$35.00 that is charged. The fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means as applicable.</p> <p>There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged.</p>
<p>Your Rights and Liabilities</p>	<p>Contact Citizens Savings Bank at once if you believe your Card and/or PIN has been lost or stolen or if money is missing from your Account.</p> <p>You could lose all the money in your Account; therefore, telephoning is the best way of keeping your possible losses down. If you believe your card has been lost or stolen, you must tell us within two (2) Business Days after you learn of the loss or theft. If your loss was at a U.S. PLUS ATM or processed through Visa, you will have zero liability.</p> <p>If you DO NOT tell us within two (2) Business Days after you learn of the loss or theft of your Card, and we can prove that we could have stopped the unauthorized transactions if you had told us, you could lose as much as \$500.00.</p> <p>Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you will be liable for the amount involved in the transaction after the sixty (60) days if we can prove that we could have prevented the transactions if you had told us in time.</p>
<p>Contact in the Event of Unauthorized Transfers</p>	<p>You should contact Citizens Check Card Service Center immediately, if you believe your Citizens VISA® Debit card or your PIN has been lost or stolen or that an unauthorized transfer from your Account has occurred or might occur, by phoning, and by confirming in writing at:</p> <p style="padding-left: 40px;">Citizens Savings Bank Deposit Operations 500 South State Street Clarks Summit, PA 18411 (570) 587-0632 or 1-800-692-6279 customersupport@citizens-savings.com</p> <p>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 permission.</p>
<p>Business Days</p>	<p>“Business Day” means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.</p>
<p>Non-VISA Debit Transactions</p>	<p>Citizens Savings Bank has enabled non-Visa Debit Transactions through the ACCEL/Exchange®. This allows you, the consumer, to process through a non-Visa network without using a PIN #. ACCEL/Exchange® allows PINless bill-payment debits and credits for specific merchant types such as</p>

Non-VISA Debit Transactions (continued)

utility, property management and government payments. To initiate a non-Visa Debit transaction you would clearly indicate at a point of sale that your preference would be to route it as a non-Visa transaction. In conducting a non-Visa transaction you, the card holder, would not be covered by Visa's zero liability or Visa-associated protections and benefits. To initiate a Visa Debit transaction at a point of sale, the cardholder signs a receipt, provides a card number (ex. in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.

Right to Receive Documentation of Transfers

You will receive a receipt at the time you make any ATM or POS transfer to or from your Account using your Citizens Savings Bank VISA® Debit Card.

You will receive a Checking or Statement Savings Account statement monthly. Should you elect to receive paper statements there will be a monthly \$2.00 service fee. In addition, when you bring your Savings Account Passbook to us we will record any transactions that were made to your Savings Account since the last time you updated your Passbook.

If you have arranged to have direct credits and debits made to your Account at least once every sixty (60) days, you may call us at (570) 587-0627 to find out whether or not the transactions have been made.

Procedure for Stopping Pre-Authorized Payments

If you have told us in advance to make regular payment out of your Account, you can stop any of these payments by doing the following. You must notify us in advance of the regular payment being withdrawn from your Account, by calling (570) 587-0627 or writing us at Citizens Savings Bank, Deposit Operations, 500 South State Street, Clarks Summit, PA 18411. We must receive this request three (3) Business Days or more before the payment is scheduled to be made. When you make this request, you must tell us your name and Account Number, the name of the payee, the exact amount of the payment you want stopped, and the check number.

If you call, we will require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge your Account for the current stop payment fee. If you follow the procedures as stated above, and we do not stop such payment, we will be liable for your losses or damages, unless we do not receive written confirmation of an oral stop payment within fourteen (14) days and the transfer takes place after the fourteen (14) days, or you fail to give us proper instructions that would enable us to place the stop order on the transaction.

OverdraftHonor® Services

CITIZENS SAVINGS BANK offers OverdraftHonor® Services. When your account qualifies for this service you will be notified in writing, at which time you may opt into our OverdraftHonor® program. When opting in you can have your Visa Debit Card and checks paid by our overdraft program or you can opt in for just one of the above services for items to be paid. If you opt into OverdraftHonor®, please be aware that you can opt out of the OverdraftHonor® service at any time by calling 1-800-692-6279, option 1, Monday-Friday, 9:00 a.m. to 5:00 p.m. Two forms will be in the qualifying packet sent to you. Just fill out which service(s) you would like or you may call Citizens Savings Bank at 1-800-692-6279, option 1 and we will process your request.

This program is not a line of credit. OverdraftHonor® is accessed by writing a check, in person withdrawal; ATM withdrawals, debit card transactions, pre-authorized automatic debits, bill pay, telephone-initiated transfers, or other electronic transactions where there are non-sufficient funds in your account to cover the transaction. Citizens Savings Bank may pay your non-sufficient fund items, including any applicable fees, currently \$35.00, up to a limit of \$500 deficit balance, when you are in the OverdraftHonor® program. Fees charged to your account when using Overdraft Honor are included in the limit of \$500 deficit balance. When your account has been negative for 20 days or you abuse this program you may be suspended from OverdraftHonor®. Citizens Savings Bank expects you to immediately bring your account to a positive balance. At 20 days of a negative balance or suspension we will not pay any further overdraft items. All items for overdrafts and return items will be unpaid and the current fee of \$35.00 will be applied to your account.

Fees	Overdraft Honor fees, currently \$35.00 per item, imposed on overdrafts created by checks, in person withdrawals, ATM withdrawal or other electronic means. Return Items or Uncollected
Fees (Continued)	<p>funds fees, currently \$35.00 per item, imposed when checks and items presented by electronic means are returned unpaid or uncollected at the time presentment takes place.</p> <p>Sweep fee, currently \$20.00 per day when transferring from a Citizens Savings Bank account to cover a checking account overdraft item.</p> <p>There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged.</p>
Mobile Banking and Remote Deposit Capture	You must be a CSB Internet customer in order to use Mobile Banking and Remote Deposit Capture through you mobile phone or other electronic device. When registering for this new service you are required to electronically accept our disclosures before you can become a mobile customer. All checks remotely deposited must have the endorsement "Mobile Deposit Only" or that the mobile check box is checked, should neither of these be present the mobile deposit request will be declined. For your own records you should print a copy of the disclosure you just accepted. There are no fees charged for the use of Mobile Banking or Remote Deposit Capture. Any Deposit Capture item being returned will be charged a fee (currently \$35.00).
Electronic Check Conversion	<p>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:</p> <ol style="list-style-type: none"> 1. Pay for purchases 2. Pay bills
Remotely Created Checks	<p>A remotely created check is a check that you are authorized to create and present for payment by an authorized signer on the account on which the check is drawn, and which does not have the signature of an authorized signer on that account and includes checks that are defined in applicable law as remotely created checks.</p> <p>We may honor remotely created checks authorized in the amount stated on the check and to the payee named on the check, by you or a joint owner of your account.</p> <p>If you deposit a remotely created check with us, you represent and warrant to us that the check is authorized to be paid in the amount stated on the check and to the payee named on the check.</p> <p>You agree to indemnify us for any loss that we may incur directly or indirectly from your deposit of a remotely created check in violation of the terms set forth above. You further agree that all of the terms in this disclosure and under applicable law that apply to a check and or item apply to remotely created checks, including without limitation, substitute checks created from and check images of remotely created checks except that remotely created checks will not be signed by an authorized signer on the account on which the check is drawn.</p>
Notice of Varying Amounts	If regular Pre-authorized payments from your Account may vary in amount, you should receive a notice from the person receiving the payment, at least ten (10) days before it is to be made telling you when the payment will be made and how much it will be.
Our Liability for Failure to Make Transfers	<p>If we fail to complete a transaction to or from your account on time or in the correct amount according to our agreement, we will be liable for losses or damages unless:</p> <ol style="list-style-type: none"> 1. Your Account has insufficient funds. 2. The funds in your Account are unavailable 3. The funds are subject to legal process or other encumbrance restricting such transfer. 4. An electronic terminal has insufficient cash to complete the transaction. 5. The failure was an Act of God. 6. In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such error.

<p>Confidentiality</p> <p>Confidentiality (continued)</p>	<p>We will disclose information to third parties about your Account or the transfers you make:</p> <ol style="list-style-type: none"> 1. Where it is necessary for completing such transfers. 2. In order to verify the existence of your Account for a third party, such as a credit bureau or Merchant. 3. If you give us written permission 4. In order to comply with Federal or State Bank Examiner's or Auditor's requests or required escheat laws. 5. Upon receipt of certification from a Federal Agency or Department that a request for information is in compliance with the Right to Financial Privacy Act of 1978. 6. In order to comply with the Government or Administrative Agency summonses, subpoenas or orders, or court orders.
<p>Bill Pay Errors</p>	<p>Bill pay errors must be reported to CITIZENS SAVINGS BANK no later than sixty (60) days after the statement is sent on which the error first appears. CITIZENS SAVINGS BANK is not responsible for any bill payment that is not made, if you did not properly follow the instructions for making a bill payment, such as an error or duplication of another bill payment. In the event there is an error in which you had no control over, CITIZENS SAVINGS BANK will follow Regulation E procedures which can be found under ERROR RESOLUTION.</p>
<p>Error Resolution</p>	<p>In case of errors or questions about your electronic funds transfers, call us at (570) 587-0627 or write us at Citizens Savings Bank, Deposit Operations, 500 South State Street, Clarks Summit, PA 18411. We must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.</p> <ol style="list-style-type: none"> 1. Tell us your name and account number. 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. <p>If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days.</p> <p>We will tell you the results of our investigation within (10) Business Days (20 Business Days if the transfer involved is a POS transaction) after we hear from you and will correct any error promptly. However we need more time, we may take up to forty-five (45) days to investigate your complaint or questions (90 days if the transfer involved is POS transaction). If we decide to do this, we will credit your Account within ten (10) Business Days (20 Business Days if the transfer involved is a POS transaction) 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 in ten (10) Business Days, we may not re-credit your Account.</p> <p>We will tell you the results within three (3) Business Days after we complete our investigation. If we decide that there was no error, we will send you a written explanation.</p> <p>You may ask for copies of the document that we used in our investigation.</p>