

ELECTRONIC FUNDS TRANSFER DISCLOSURES

1. 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:

AMERICAN MIDWEST BANK
1985 DEKALB AVENUE
SYCAMORE, ILLINOIS 60178

Business Days: Monday through Saturday Excluding Federal Holidays
Phone: 815-756-1444

2. 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 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.

Also, if your statement shows transfers that you did not make, 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.

3. **ATM Transfers – Types of transfers, dollar limitations, and charges:** You may access your account(s) by ATM using your ATM card* and personal identification number or MasterMoney debit card* and personal identification number, to:
 - make deposits to checking or savings account(s)
 - there is a charge of \$2.00 per withdrawal at ATMs we do not own or operate
 - get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$410.00 per day
 - there is a charge of \$2.00 per transfer at ATMs we do not own or operate
 - transfer funds from savings to checking account(s)
 - there is a charge of \$2.00 per transfer at ATMs we do not own or operate
 - transfer funds from checking to savings account(s)
 - there is a charge of \$2.00 per deposit at ATMs we do not own or operateSome of these services may not be available at all terminals.

4. **Error Resolution Notice: In Case of Errors or Questions About Your Electronic Transfers,** Call or Write us at the telephone number or address listed above, 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 after we sent the FIRST statement on which the problem or error appeared.

- (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
- 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 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 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.

5. **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. Here is how:
- Call or write us at the telephone number or address above in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you can, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$30.00 for each stop-payment order you give.
- *Notice of varying amounts.* If these regular payments may 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.

6. **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 know 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.

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

MasterMoney™ Card Application

FIRST NAME	MIDDLE	LAST	SOCIAL SECURITY #	DAYTIME TELEPHONE #		
STREET ADDRESS			CITY	STATE	ZIP	BIRTHDATE

Name to appear on second card – for use with joint accounts only.

IMPORTANT: If you want two cards, all accounts to be used must be joint accounts in the names of both cardholders

FIRST NAME	MIDDLE	LAST	RELATIONSHIP TO APPLICANT
List below the account(s) you want to use with your MasterMoney™ Card.			
MY CHECKING ACCOUNT #:		MY SAVINGS ACCOUNT #:	

I (We), give the above information for the purpose of obtaining a MasterMoney™ Card, and I (We) authorize obtaining further information concerning any of the statements made above. I (We) have read the agreement in the reverse side and agree to the terms and conditions stated herein. I (We) hereby authorize the undersigned to withdraw funds from the above listed accounts.

APPLICANT'S SIGNATURE

DATE

ADDITIONAL PARTY'S SIGNATURE

DATE

(Joint Accounts Only)