ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund 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.

	S OF TRANSFERS, FREQUENCY AND DOLLAR	I	Make payments from
	MITATIONS	Ιv	to
	PrearrangedTransfers.		Get checking account(s) information
IV	Preauthorized credits. You may make arrangements	IA I	Get savings account(s) information
	for certain direct deposits to be accepted into your	,	
1	IX checking and/or IX savings account(s).		
IX	Preauthorized payments. You may make	ı	
	arrangements to pay certain recurring bills from your	_	
	IX checking and/or IX savings account(s).		Point-Of-SaleTransactions.
- 1		Us	ing your card:
		X	You may access your IX checking account
X (b)	TelephoneTransfers.You may access your account(s)		I account(s) to purchase
by	telephone at 502-337-6235		goods (I^{X} in person, I^{X} by phone, I^{X} by computer),
	ng a touch tone phone, your account numbers, and		pay for services (IX in person, IX by phone,
	rsonal Identification Number to:		IX by computer), get cash from a merchant, if the
	Transfer funds from checking to savings		merchant permits, or from a participating financial
_	Transfer funds from savings to checking		institution, and do anything that a participating
	Transfer funds from checking		merchant will accept.
1	to checking	Ιx	You may not exceed more than $\frac{1,500.00}{}$ in
Ιx	Transfer funds from line of credit	121	transactions per day
121	<u> </u>		transactions per <u>uay</u> .
lv	to checking	-	
IV	Make payments from checking to loan accounts	ı	
	with us	157 ()	
- 1	Make payments from		ComputerTransfers. You may access your account(s)
	to	-	computer by
ı	Make payments from	_WW	w.mytcbt.com
	to		and using your
	Get checking account(s) information		ser ID and password to:
	Get savings account(s) information	_	Transfer funds from checking to savings
Х	Get loan account(s) Information	X	Transfer funds from savings to checking
		ΙX	Transfer funds from lines of credit
			to checking
		ı	Transfer funds from
X (c)	ATM Transfers. You may access your account(s) by		to
ÀΤ	M using your ATM or Master Money Card	X	Make payments from checking to loan accounts
	and personal identification number to:		with us
Ī	Make deposits to checking accounts	X	Make payments from checking
- 1	Make deposits to savings accounts		to 3rd parties (internet bill pay)
X	Get cash withdrawals from checking accounts you	1	Make payments from
•	may withdraw no more than \$300.00 per day	•	to
Ιx	Get cash withdrawals from savings accounts you	X	
•	may withdraw no more than \$300.00 per day	_	Get savings account(s) information
Ιx	Transfer funds from savings to checking	1	. ,
		•	
I A	Transfer funds from checking to savings	1	
- 1	Transfer funds from	1	
	to Make payments from checking account to		
ı	Make payments from checking account to		

I (f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by	some other method) to trusted third parties whom you have authorized to initiate these electronic fund
and using your to:	transfers. Examples of these transfers include, but are not limited to:
Transfer funds from checking to savings Transfer funds from savings to checking Transfer funds from to Transfer funds from to Make payments from checking to loan accounts with us Make payments from to Make payments from to Get checking account(s) information Get savings account(s) information	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. You may: Not exceed more than payments by electronic check per Make payments by electronic check from Payments are limited to Payments are limited to Electronicreturned 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. You may: Make no more than payments per for electronic payment of charges for checks returned for insufficient funds. Make electronic payment of charges for checks returned for insufficient funds from Payments are limited to Payments are limited to
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 and charges. [X (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	GENERAL LIMITATIONS In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: IX Transfers or withdrawals from a savings type 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 per statement cycle If you exceed the transfer limitations set forth above, your account shall be subject to closure.

FEES X	We charge <u>\$1.00</u> each <u>occurance</u> to our customers whose accounts	PREAUTHORIZED PAYMENTS (a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out
	are set up to use <u>preauthorized transfers</u>	of your account, you can stop any of these payments. Here's how:
	We charge each but only if the balance in the falls below	Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 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
	during the	days after you call.
I	·	(b) 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
I		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
	cept as indicated above, we do not charge for conic Fund Transfers.	set.) (c) Liabilityfor failure to stop payment of preauthorized
ATM owned	Operator/Network Fees: When you use an ATM not d by us, you may be charged a fee by the ATM tor or any network used (and you may be charged a	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.
	or a balance inquiry even if you do not complete a	FINANCIAL INSTITUTION'S LIABILITY
	ransfer). JMENTATION	(a) Liability for failure to make transfers. If we do not
(a)	Terminal Transfers. You can get a receipt at the time make a transfer to or from your account using a(n) automated teller machine point-of-sale terminal.	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:
	You may not get a receipt if the amount of the transfer is \$15 or less.	 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
direct	PreauthorizedCredits. If you have arranged to have deposits made to your account at least once every	overdraft line. } If the automated teller machine where you are making
us at	the telephone number listed below to find out the or not the deposit has been made.	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
	In addition,	transfer.
	You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least	 If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. There may be other exceptions stated in our agreement
ı	quarterly.	with you.
ı	You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.	We will disclose information to third parties about your account or the transfers you make: (1) where it is necessary for completing transfers; or
I	If you bring your passbook to us, we will record any electronic deposits that were made to your account	(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

Electronic Fund Transfers Disclosure Bankers Systems* Wolters Kluwer Financial Services _ 1980, 2009

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since the last time you brought in your passbook.

ETM-2-LAZ 4/13/2010

(3) in order to comply with government agency or court

Ix as explained in the separate Privacy Disclosure.

(4) Ix if you give us written permission.

orders; or

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 that an electronic fund transfer has been made without your permission using information from your check. 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 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 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 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 period.

I Visa, Debit Credit. Additional Limits on Liability for

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 or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

IX MasterCard, Debit Card. Additional Limits on Liability for Master Money Card.

You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate you have exercised reasonable care safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by MasterCard. MasterCard is a registered trademark of MasterCard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, 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 (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.

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 (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) 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 (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 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 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.

ADDITIONAL INFORMATION:

Disclosures Regarding Electronic Wholesale Credit Transactions Subject to Uniform Commercial Code Article 4A. Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making the payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry. Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide you. Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one of more Automated Clearing Houses and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by laws of the state of New York, unless it has otherwise specified in a separate agreement the the law of some other state shall govern.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Dated

Signed

INSTITUTION (name, address, telebusiness days)	ephone number,
Town & Country Bank and Trust 148 South Main Street New Haven, KY 40051	
(502) 549-3167	
Business Days Are Monday - Friday Excluding Federal Holidays	