



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Quoin Financial Bank
209 Commercial SE
Highmore, SD 57345
(605)852-2251

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA) - Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA - for example, getting additional cash back on an HSA debit card transaction - can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

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 some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- **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.
- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Visa Check Card (Debit Card) transactions - types of transactions - You may access your account(s) by ATM at MoneyPass, STAR, Visa, MasterCard, and Plus using your Visa Check Card (Debit Card) and your personal identification number (PIN) to:

- withdraw cash from checking or savings
- transfer funds from checking and savings to checking and savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

Visa Check Card (Debit Card) ATM transactions - types of transactions - You may access your account(s) by ATM at MoneyPass, STAR, Visa, MasterCard, and Plus using your Visa Check Card (Debit Card) and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from checking and savings to checking and savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

Visa Check Card (Debit Card) point-of-sale transactions - types of transactions - You may access your checking account(s) using your Visa Check Card (Debit Card) to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant 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 either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use - You agree not to use your Visa Check Card (Debit Card) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Computer access plan - types of transfers - You may access your accounts at www.quinobank.com and using your user ID and password to:

- transfer funds from checking and savings to checking and savings
- make payments from checking and savings to loans
(You may not make a payment of taxes or any other governmental fees or court-directed payments through the Services.)
- get balance information about checking, savings, certificate of deposit or line of credit
- get withdrawal history about checking, savings, certificate of deposit or line of credit
- get deposit history about checking, savings, certificate of deposit or line of credit
- get transaction history about checking, savings, certificate of deposit or line of credit

Bill Pay - types of transfers -

You may access this service by computer at www.quinobank.com and using your user name and password.

You may access this service to:

- make payments from your checking and savings account(s) to Third Parties that have an address the Bank can verify (the "Payee")
(Payments may be made only to Payees with a United States payment address. You may not make a payment of taxes or any other governmental fees or court-directed payments through Bill Pay.)

Mobiliti - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your Authentication Image, Authentication Phrase, Password and Text messaging commands (available separately). You may use this service to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to Loan Account(s) with us
- make payments from Checking to Bill Pay
(Payments made by paper check to specified payees (as disclosed separately) will NOT be subject to these Electronic Fund Transfers Rules.)
- get balance information about checking, savings, line of credit, certificate of deposit or Loan Account(s)
- get withdrawal history about checking, savings or certificate of deposit
- get deposit history about checking, savings or certificate of deposit
- get transaction history about checking, savings, line of credit, certificate of deposit or Loan Account(s)

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

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:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (605)853-2473 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking and savings account(s).

You will get a quarterly account statement from us for your savings account(s), if the only possible electronic transfers to or from the account are preauthorized credits.

You will get a monthly account statement from us for your checking and savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

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 listed in this disclosure in time for us to receive your request three 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 days after you call.

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 three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

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 knew 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.

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 described in our privacy policy disclosure, provided separately.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. 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 two 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.

If you do NOT tell us within two 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.

(2) Additional Limit on Liability for Visa(R) debit card. 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 debit card. This additional limit on liability does not apply to ATM transactions outside of the U.S. or to transactions using your Personal Identification Number which are not processed by Visa. (Visa is a registered trademark of Visa International Service Association.)

(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 in this disclosure. You should also call the number or write to the address listed in 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 in this disclosure, 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 for point-of-sale transactions processed by Visa and 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 the transfer involved a point-of-sale transaction and 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 is made, unless each of you already has an established account with us before the 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.

If you have inquiries regarding your account, please contact us at:

Quoin Financial Bank
Garry Peterka
201 N Broadway
Miller, SD 57362-0199
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday
Holidays are not included.
PHONE: (605)853-2473

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 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.

Other Terms

DOCUMENTATION OF SMALL AMOUNT TERMINAL TRANSFERS: At some ATMs or point-of-sale terminals, you may not get a receipt if the amount of the transfer is \$15 or less. This is an exception to the general rule stated for Terminal Transfers under the DOCUMENTATION section above.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. The following will apply if you meet the qualifications for Kasasa Cash, Kasasa Cash Back or Kasasa Tunes: ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. Note: ATM withdrawals do not count as qualifying debit card transactions for purpose of earning rewards within these accounts.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST



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from

Quoin Financial Bank
209 Commercial SE
Highmore, SD 57345
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COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Table with 2 columns: Service/Feature and Fee/Limitation. Includes items like Account Activity Printout (\$3 per copy), Account Statement Reproduction (\$3 per statement), and various account fees (Inactive, Dormant, Overdraft, Uncollected Funds).

LIMITS AND FEES DISCLOSURE

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If your account is overdrawn five (5) consecutive business days, you will be charged \$25.00 on the fifth business day and every fifth business day your account remains overdrawn.

No Charge for overdrafts \$10.00 and under

No charge for overdrafts caused by ATM transactions and one-time debit card transactions

Large Overdrafts	\$0.50 per \$1000
Return Charge (for items presented for payment but returned due to insufficient funds in the account)	\$33.00 per return
Multiple fees may be incurred on a single item if presented multiple times	
Uncollected Funds Charge (for items presented when there are insufficient funds available in the account)	\$33.00 per return
Multiple fees may be incurred on a single item if presented multiple times	
Check Printing	
Fee depends on style of check ordered	
Counter Checks	\$.50 per Check
Stop Payment	\$33.00 per item
Deposit Item Return Charge	\$5.00 per item
Accessed for each deposited item returned and charged back to your account.	
Paper Statement Fee	\$3.00 per month
No charge for e-statements (Applies to new deposit relationships beginning 4-1-2015)	
Checking and Savings Transfer Charge	\$3.00 per transfer
(Excludes internet banking transfer, customer initiated transfer and recurring transfer)	
Credit Checking Reserve Transfer Charge	\$25.00 per advance
Visa Check Card (Debit Card) Dollar Limitations	
You may withdraw up to \$510 from our terminals each day using your Debit card. Your limit may differ depending on your personal credit history or other factors. We will notify you of your limit, if different.	
You may purchase up to \$1500 worth of goods or services each day using your Debit card. Your limit may differ depending on your personal credit history or other factors. We will notify you of your limit, if different.	
ATM Transfers Using Visa Check Card (Debit Card)	\$2.00 per transfer
Non Quoin Financial Bank ATMs	
Non Money Pass Network ATMs	
ATM Withdrawal Using Visa Check Card (Debit Card)	\$3.00 per cash withdrawal
Non Quoin Financial Bank ATMs	
Non Money Pass Network ATMs	
ATM Balance Inquiry Using Visa Check Card (Debit Card)	\$2.00
Replace Visa Check Card (Debit Card)	\$10.00
Visa Check Card (Debit Card) Same Day Rush Embossing	\$30.00
Currency Conversion & International Transactions	
.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction.	
Garnishments	\$40.00
Levies	\$40.00
Cashiers Check	\$4.00
Money Order - Customers	\$2.00
Money Order - Non-customers	\$3.00
Wire Transfers - Domestic Incoming	\$15.00
Wire Transfers - Domestic Outgoing	\$30.00

LIMITS AND FEES DISCLOSURE

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Wire Transfers - Foreign Incoming	\$15.00
Wire Transfers - Foreign Outgoing	\$55.00