

# Internet Banking - E-Statements - Telephone Banking

## Telephone Banking PIN Setup Procedures:

Call 866-377-6110. You will be offered our main menu selections.

Once you have made your choice, you will be asked to:

- Enter your Account Number and press the # button.
- Enter your Account Type and press the # button.
- Enter last four digits of your Social Security Number as your PIN Number and press the # button.
- Enter the PIN number you would like to use and press the # button.

## Internet Banking Password Setup Procedures:

Access our website at [www.fmub.com](http://www.fmub.com). Click Login to Internet Banking.

Click First Time User. Once you have made your choice, you will be asked to:

- Enter your account number as your Access ID.
- Enter the last four digits of your Social Security Number as your password and press the Submit button.
- Then enter the Access ID you would like to use. Your Access ID must be at least 6 digits.
- Enter your password. (Your password must be from 6 to 17 characters with at least one letter and one number.)
- Re – enter your password.
- Press Submit.

**Please wait 24 hours after returning this form to set up your account.**

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## Authorization Form

Employee \_\_\_\_\_

Telephone/Internet Banking  Business Online  
 New Enrollment  Telephone Account Security Questions Form  
 Cancel Enrollment  Change E-Mail Address  Password Reset

Account Owner 1

Account Owner 2

Name \_\_\_\_\_ Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Social Security Number \_\_\_\_\_

Primary Email Address \_\_\_\_\_

**E-Statements (Fill this area out only if enrolling for E-Statements)**

Checking/Savings # \_\_\_\_\_ Checking/Savings # \_\_\_\_\_

Checking/Savings # \_\_\_\_\_ Checking/Savings # \_\_\_\_\_

(Passbook Savings Accounts are not eligible for E-Statements unless on Combined Statement)

\_\_\_\_\_  
Account Owner 1

\_\_\_\_\_  
Account Owner 2

For Bank Use

Port: \_\_\_\_\_ Date: \_\_\_\_\_

Processor: \_\_\_\_\_

Processor Contacted for Sign-Up: \_\_\_\_\_

ID Checked 1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_





# Farmers & Merchants Union Bank

## 24-Hour Telephone Banking

### Call 1-866-377-6110

Our 24-hour telephone banking service brings account information to your fingertips 24 hours a day by simply using a touch tone telephone. It's easy, convenient, private and free. You now have 24-hour access to your checking, money market, savings, loans, CDs and IRAs. Plus, you can transfer funds between your accounts.

To use our 24-Hour Banking Service, just follow the directions when your call is answered. You will hear the selections and then be asked to press the appropriate phone buttons. After you become familiar with our 24-Hour banking service, you can easily bypass the instructions and go right to the service you want.

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## 24-Hour Telephone Banking Options

You will be offered our main menu selections. Follow the menus as presented on the phone.  
You will be asked for your account number and pin number at the appropriate point.

### 1 - Checking Menu Options

- Press 1** Current Balance & Last Deposit
- Press 2** Review Transactions
- Press 3** Transfer Funds
- Press 4** Make a Loan Payment
- Press 5** Other Checking Account Functions
- Press 9** Return to Previous Menu

### 2 - Savings Menu Options

- Press 1** Current Balance & Last Deposit
- Press 2** Review Transactions
- Press 3** Transfer Funds
- Press 4** Make a Loan Payment
- Press 5** Other Savings Account Functions
- Press 9** Return to Previous Menu

### 3 - Certificate Menu Options

- Press 1** Current Balance
- Press 2** Review Transactions
- Press 3** Interest Information
- Press 9** Return to Previous Menu

### 4 - Loan Menu Options

- Press 1** Current Balance
- Press 2** Review Transactions
- Press 3** Interest Information
- Press 4** Transfer Funds
- Press 5** Loan Payoff Information
- Press 9** Return to Previous Menu

### 5 - Change Your PIN Number

### 6 - Return to Main Menu

# INTERNET AND TELEPHONE BANKING AGREEMENT AND DISCLOSURES

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1. **Coverage.** This Agreement applies to your use of our Internet and Telephone Banking Service ("Service"), which permits you to access your accounts with us via the Internet and/or Telephone for services selected by you and agreed upon by us. This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms "you" and "your" refer to each depositor on an account accessible by Service, and the terms "us," "we," and "our" refer to the Bank.

2. **Enrollment.** To establish Internet and/or Telephone Service and contract for this service, you need to come into the Bank to sign up.

3. **Responsibility.** You are responsible for selecting all systems, hardware and your Service provider and for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Service provider and systems and computer services.

4. **Access and User Codes.**

- a. The first time you log in to **Telephone Banking, you will be required to change your pin number to access the Telephone Banking services.** Your pin number has the same effect as your signature for authorizing transactions. You agree to safely keep the pin number, not to record your pin number or otherwise disclose or make your pin number available to anyone other than authorized users of your accounts. Anyone to whom you disclose your pin number and anyone who has access to your pin number will have full access to the services you can perform on Telephone Banking, including full access to your accounts. You have no ability to limit any such person's authority. If anyone uses your pin number with your permission, you will be responsible for any transactions performed by that person. If you fail to log in three consecutive times to **Telephone Banking**, your access will be disabled. Call Farmers & Merchants Union Bank at 920-623-4000. We will reset your "account", so that you will again be required to log on as a First Time User.
  
- b. The first time you log in to **Internet Banking, you will be required to change your password to access the Internet Banking services. (It is not necessary to change your Access ID. You may choose to enter the same Access ID that you used for your initial log in.)** Your Password has the same effect as your signature for authorizing transactions. You agree to safely keep the Password, not to record your Password or otherwise disclose or make your Password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your Password and anyone who has access to your Password will have full access to the services you can perform on Internet Banking, including full

access to your accounts. You have no ability to limit any such person's authority. If anyone uses your Password with your permission, you will be responsible for any transactions performed by that person.

If you fail to log in three consecutive times to **Internet Banking**, your access will be disabled. Call Farmers & Merchants Union Bank at 920-623-4000. We will reset your "record", so that you will again be required to log on as a First Time User.

**5. Customer Liability.** Tell us at once if you believe your pin number has been lost, stolen or otherwise become available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts. If you tell us within two business days, you can lose no more than \$50 if someone used your Pin number without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your pin number, and we can prove that we could have stopped someone from using your pin number without your permission, you could lose as much as \$50.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have 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.

**6. Contact in Event of Unauthorized Transfer. If you believe your pin number has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 920-623-4000 or write Farmers & Merchants Union Bank, Attention: Telephone Banking, Post Office Box 226, Columbus, Wisconsin 53925.**

**7. Business Days.** Our business days are Monday through Friday. The following holidays are not included as business days: New Years Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas. We can process a fund transfer or bill payment on the same business day as your instructions, if we receive your instructions before our Telephone Service cut-off hour of 3:00 p.m. on a business day. If we receive your instruction after the end of our business day, we process the transaction on our next business day.

## **8. Functions.**

- a. Using your User ID and Pin number and **Telephone Banking**, you can perform the following functions :
  - check account information
  - transfer funds among your deposit accounts
  - make payments out of deposit accounts to your loan accounts
  - transfer funds from your line of credit to your checking account

Subject to available funds, you may transfer funds through **Telephone Banking** in any amount

- b. Using your Access ID and Password and **Internet Banking**, you can perform the following functions :

- view account information
- transfer funds among your deposit accounts
- transfer funds from your line of credit to your checking account
- make payments out of deposit accounts to your loan accounts
- export account activity to Quicken or Microsoft Money

Subject to available funds, you may transfer funds through **Internet Banking** in any amount

## 9. Canceling Funds Transfers

- a. **Canceling an Order.** You may cancel or change a pending funds transfer by selecting and accurately changing the Transfer information in the appropriate fields on the relevant Transfer (from the Transfer list). Any instruction to cancel or change a transfer must be received at least 2 days before the day the transaction is to be processed. Except for preauthorized transfers, described below, if we don't receive your complete and accurate instruction identifying a funds transfer or payment prior to that time, we may process the transaction.
- b. **Preauthorized Transfers.** If you tell us in advance to make a regular payment at a regular time out of your account without further action by you (a preauthorized transfer), you can stop these payments either by calling us at 920-623-4000 or write us at Farmers & Merchants Union Bank, Post Office Box 226, Columbus, Wisconsin 53925 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 in a form approved by us and get the form to us within 14 days after you call. We will require that you tell us the exact amount of the debit, the next date the debit is to be made and the exact name of the payee. If you stop payment of such a preauthorized transfer in accordance with the terms of this Agreement, we will stop the next debit and all subsequent preauthorized payments to that payee
- c. **Liability for Failure to Stop a Preauthorized Transfer.** If you order us to stop a preauthorized transfer three business days or more before the transfer is scheduled, and the stop payment order is made according to the terms and conditions of the account and this Agreement, including the requirement that you give us the exact amount of the debit, the next date of the debit and the exact name of the payee, and we do not do so, we will be liable for your losses or damages proximately caused by our failure.
- d. **Charges For Stopping Payment.** If you submit an oral or written stop payment request for a preauthorized payment, we will charge you for each such stop payment order, the charge for stopping payment identified in our current fee

schedule, which was provided to you at account opening. The fee schedule may be amended from time to time.

- e. **Our Rights.** If we fail to cancel or stop any funds transfer or bill payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we recredit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that person.

**10. Overdrafts.** When you schedule a funds transfer or bill payment using our service, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your funds transfer from your account on the date we process your instruction. Each instruction to us to withdraw or transfer from an account is an order to us to pay from that account at that time or on a later date, if any, indicated in the instruction. We may charge payments against the account even though the charge creates an overdraft, or we may refuse to make payments if the charge creates an overdraft. If you overdraw your account, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

**11. Limitations on Transfers.** Under federal regulations, you may make no more than six preauthorized electronic fund transfers and telephone transfers, including Telephone or Internet Banking transactions, checks and point-of-sale transactions per month from your savings or money market deposit account. Of these six transactions, you are limited to no more than three transactions per month by check, draft, debit card or similar order to third parties. Each fund transfer or bill payment through Telephone or Internet Banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month.

**12. Fees.** No fees are assessed for using our Service.

**13. Periodic Statements.** Your Service account activity will appear on your periodic account statement.

**14. Our Liability For Failure to Make Transfers.** If you have given us all of the proper and timely instructions and have properly completed all fields to complete a transfer and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, your account does not contain sufficient collected funds to make the transfer.
- If the money in your account is subject to legal process or other encumbrances restricting the transfer.

- If a transfer system was not working properly and you knew about the breakdown when you started the transfer.
- If an act of God or circumstances beyond our control (such as fire or flood) prevent the transfer or use of Service despite reasonable precautions that we have taken.
- If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse.
- If you have not properly followed the instructions for using our Service.
- For errors or failures from any malfunctions of your service provider, or other problems relating to the telephone equipment you use with our Service, including, without limitation, your inability to access the Service or any part of the Service.
- For a failure to provide access or for interruptions in access to the Service due to Service system failure.
- NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS WILL BE TO CORRECT THE ERROR, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO THE SERVICE.

15. **Account Information Disclosure.** The circumstances under which we may provide information about your accounts to third parties are summarized in our current privacy statement accompanying this Agreement.

16. **Termination.** We may modify, suspend or terminate your privilege of using Service and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate your access to the Service, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Any one person who can use the account accessible with the Service may terminate the Telephone Banking service. Termination shall not affect the rights and obligations of the parties for transactions made with the Service before we have had a reasonable time to respond to your termination request.

It is your responsibility to cancel all future funds transfers, whether recurring or individual payments, when you terminate the Service or we may continue to process such payments.

17. **Third Parties.** You understand that support and services relating to the Service are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service.

18. **Amendment.** We may amend this Agreement at any time. Notice will be sent to you

at your current address in our files. Amendments will be effective upon the date indicated in the notice.

19. **General.** This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail.

**AGREEMENT AND DISCLOSURE  
FOR ELECTRONIC FUND TRANSFERS**

Farmers & Merchants Union Bank  
159 W. James Street, PO Box 226  
Columbus, WI 53925

**1. Coverage.** You have requested that we permit you to access an electronic funds transfer system to make certain electronic funds transfers described in paragraph 10(b) and (if applicable) that we issue to you an automated teller card or debit card ("Card"). By requesting, receiving, signing, using, authorizing another to use or otherwise accepting the Card (including any replacement or substitute Card), an electronic funds transfer or the electronic funds transfer system, you and any authorized users, agree to be bound by this Agreement. The electronic funds transfer system and any Card (if issued to you) are collectively referred to in this Agreement as the "EFT System." References in this Agreement to use of your Card also include use of the Card number without use of the plastic. This Agreement applies to all persons that are party to the accounts that are accessed through the EFT System. Every person who owns or is authorized to use the accounts is responsible for the use of the EFT System. In this Agreement, the terms "you" and "your" refer to each party to the account and to each authorized user, and the terms "us," "we," and "our" refer to the Bank. Transactions and accounts governed by this Agreement are also subject to applicable federal and Wisconsin laws and regulations and any other rules or agreements governing or referring to the transactions or accounts, including but not limited to account agreements, debit card rules, funds availability rules, depository agreements and the Operating Rules of the National Automated Clearing House Association. Except as may be specifically indicated in this Agreement, in cases of inconsistency or conflict between the other rules or agreements and this Agreement, this Agreement shall control.

You authorize us to charge your account(s) for all authorized transactions resulting from the use of the EFT System or resulting from any other authorized transfers and you assume all responsibility and liability for all such transactions. All deposits, payments and transfers made through the use of the EFT System or by any other authorized transfer are subject to proof and verification by us. Deposits made after our cutoff time will be credited the following business day.

**2. Authorized Use of Card and PIN.** We will issue one or more codes or personal identification number(s) (all called "PINs") to you for use in connection with the EFT System. You agree not to disclose the PINs to anyone other than authorized users of the EFT System. If anyone uses your Card or your PINs with your permission, you will be responsible for any charges made to the account. You agree to safely keep the Card and PINs, not to record the PINs on a Card or otherwise disclose or make it available to anyone other than an authorized user, and to use the Card and PIN only at terminals that accept the Card and as instructed. Never enter the PIN in any terminal that does not look genuine, has a suspicious device attached, or is operating in a suspicious manner.

**3. Liability Disclosure.** (a) Tell us AT ONCE if you believe your Card or your PINs have been lost or stolen or if you believe there have been unauthorized transfers to or from your account 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 of the money in your account (plus your maximum overdraft line of credit.) Subject to limitations in paragraph 3(b), below, if you tell us within two business days after you learn of the loss or theft of your Card or your PINs, you can lose no more than \$50.00 if someone used your Card or your PINs without your permission. But, if you do NOT tell us within two business days after you learn of the loss or theft of your Card or your PINs and we can prove we could have stopped someone from using your Card or your PINs without your permission if you had told us, you could lose as much as \$ 50.00 . Also, if your statement shows transfers that you did not make, including those made by Card, PIN 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.

(b) Your liability for unauthorized transactions made using your Card is further limited, and any applicable conditions to these limitations on your liability for unauthorized transactions using your Card, are as follows:

N/A

In no event can you lose more than \$50 if someone used your Card and its PIN without your permission to obtain money, property or services through an automatic teller machine or point of sale terminal.

**4. Address and Telephone Number.** If you believe your Card or PINs have been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write: (920) 623-4000  
159 West James Street, PO Box 226 Columbus, WI 53925

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 your permission.

**5. Business Day Disclosure.** For purposes of these disclosures, our business days are Monday through Friday. The following holidays are not included as business days: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas

**6. Goods and Services Purchased.** If a merchant accepts the Card in payment of goods or services, and you receive credit from the merchant for goods returned or adjustments, your account will be credited. We will not make cash refunds to you on purchases made with the Card. Unless your use of the Card results in a loan from us to you, you must raise any claim or defense with respect to goods or services purchased with your Card directly with the merchant who honored the Card.

**7. Chargebacks.** As to any transaction which (a) involves a sale of goods or services which is paid for directly through a terminal; (b) involves a transfer of \$50 or more from a deposit account; and (c) does not involve a check or draft, we shall, upon receipt within three business days of the transmission of written or oral notice from you, reverse the transaction and recredit your account.

**8. Terminal Malfunctions.** Terminals and these services are available for your convenience and we are not liable for the unavailability or failure to operate of all or any part of a terminal. You release us from liability for personal injury or property damage incurred by you in connection with use of the Card or any terminal and consequential damages incurred in connection with the use of a Card or terminal.

**9. Termination.** We may terminate your privilege of using the EFT System and we and/or VISA and/or MasterCard as applicable may withhold approval of any transaction at any time. The privilege of using the Card and your PINs by any of you may be terminated by any one person who can use the accounts accessible with the Card or PINs. The Card is our property and shall be surrendered by you to us upon request and regardless of who terminates the Card privileges. Termination shall not affect the rights and obligations of the parties for transactions made with the EFT System before the privileges are terminated.

**10. Account Access.** You may make the following types of electronic funds transfers: (a) You may use your Card (or in some cases the Card number) and its PIN, when required, to accomplish the following transactions (some of these services may not be available at all terminals.):

1. Withdrawal of cash from a checking or savings account.
2. Deposit to checking or savings account.
3. Transfer of funds between accessible accounts.
4. Make purchases where MasterCard accounts are accepted.
5. Balance Inquiry from checking or savings account.

(b) You may make the following types of electronic funds transfers (other than by using your Card):

Computer initiated bill payments, which generally are payments made by a bill payer under a bill-payment service available to a consumer by computer or other electronic means. Fee for electronic re-presentment of a returned check authorized by a consumer to be debited electronically from a consumer's account because a check was returned for insufficient funds.

You may preauthorize a one-time and/or recurring debit(s) from and/or credit(s) to your account(s). 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 (i) pay for purchases and (ii) pay bills.

**11. Limitations on Transfers.** (a) Under federal regulations you may not make more than six (6) transfers and withdrawals per month by means of a preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties from each of your savings and money market deposit accounts. If a transfer from your account will cause you to exceed these limits, we may not execute the transfer. There are no other limitations on the amount or frequency of preauthorized transfers to or from your accounts. Transactions conducted with a Card at an automated teller machine do not count toward these limitations. Your account is subject to the following limitations, which may restrict your ability to make electronic funds transfers.

There are no deposit or withdrawal limitations on this account.

(b) The following specific limitations apply to the frequency and dollar amount of other types of transfers that you may make using your Card:

You may make only 3 cash withdrawals from ATM terminals each day.

You may withdraw up to \$505.00 from ATM terminals each day.

At point of sale terminals accepting your card issued in connection with your account, you may make no more than 7 purchases each day.

At point of sale terminals accepting your Card issued in connection with your deposit account, you may buy no more than \$1,000.00 worth of goods or services each day.

Other terminals or terminal operators may have other limits on the amount and frequency of withdrawals or deposits. debit card limitations

(c) The following specific limitations apply to other types of electronic fund transfers that you may make:

You may not exceed \$1505.00 each day with any combination of cash withdrawals and purchases of goods and services each day.

For security reasons, there may be other limits on transfers you may make.

**12. Notice Regarding Illegal Transactions.** You agree that you will not use your Card for any illegal gambling or any other illegal transaction. We reserve the right to block the use of your Card for a gambling transaction.

**13. Overdrafts/Credit Account.** Each withdrawal or transfer from an account is an order to us to pay from that account at that time, which we may charge against the account even though the charge creates an overdraft. The time required to charge or credit your account after you use your Card will depend on the location of the terminal and the type of transaction, however we reserve the right to charge your account immediately upon your request for the funds transfer. If you overdraw your account you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement. If any account is a credit account, such as a Visa card or MasterCard card account, you should refer to the agreement provided in connection with that account for your rights and responsibilities relating to transactions affecting that account in which the Card is used.

**14. Charge for Transfers.** We will charge you for electronic fund transfers the fees, if any, identified in our current fee schedule accompanying this Agreement, as may be amended from time to time. When you use a terminal not owned by us, you may be charged a fee by the terminal/network operator and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. You will be notified of any such fee when you use the terminal. You may also authorize a payee to electronically debit from your account a fee because a check you presented to the payee was returned for insufficient funds.

**15. Terminal Transfers.** Unless you are transferring \$15 or less to or from your account using an electronic terminal that accepts your Card, you can get a receipt at the time you make any transfer to or from your account using an electronic terminal that accepts your Card.

**16. Periodic Statements.** Unless the only type of electronic transfer that you receive is a preauthorized deposit to your passbook account, you will get a monthly account statement. If there are no transfers in a particular month, you will get a statement at least quarterly.

**17. Passbook Account Where the Only Possible Electronic Fund Transfers are Preauthorized Credits.** If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

**18. 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 call us at \_\_\_\_\_ (920) 623-4000 \_\_\_\_\_ to find out whether or not the deposit has been made.

**19. Preauthorized Withdrawals.**

(a) 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's how:

Call us at \_\_\_\_\_ (920) 623-4000 \_\_\_\_\_ or write us at \_\_\_\_\_ Farmers & Merchants Union Bank \_\_\_\_\_

\_\_\_\_\_ 159 West James Street, PO Box 226, Columbus, WI 53925 \_\_\_\_\_, 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 days after you call. We will charge you for each stop payment order you give the charge for stopping payment identified in our current fee schedule accompanying this Agreement as may be amended from time to time.

(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 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.

(c) 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.

**20. Our 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:

- if, through no fault of ours, your account does not contain enough money to make the transfer.
- if the money in your account is subject to legal process or other encumbrances restricting the transfer.
- if the transfer would go over the credit limit on your overdraft credit plan, if any.
- if the terminal where you are making the transfer does not have enough cash.
- if the terminal or transfer system was not working properly and you knew about the breakdown when you started the transfer.
- if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
- if incomplete or inaccurate information is forwarded by the U.S. Treasury or through an automated clearing house.
- as otherwise indicated in the Agreement.

**21. Account Information Disclosure.** We will disclose information to third parties about your account or the transfers you make: (a) to third parties where it is necessary for completing or tracing transfers or resolving errors or claims; or (b) to verify or disclose the existence, amount or condition of your accounts for third parties, such as credit bureaus, merchants or other financial institutions; or (c) pursuant to court orders and other legal process; or (d) to comply with subpoenas, summonses, search warrants or requests from government agencies; (e) to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; (f) to other companies affiliated with us, unless you have opted out of such disclosure in accordance with our Deposit Account Rules or privacy policy we provide to you; (g) to others with your consent; or (h) otherwise in accordance with our privacy policy we provide to you.

**22. Foreign Currency Conversion and International Fees.** If you use your Card or account for a transaction in a foreign country, the transaction amount will be converted to U.S. currency. Depending on whether you use a VISA or MasterCard debit card, VISA or MasterCard may do the conversion. If the transaction is processed by VISA, VISA will use a currency conversion rate it selects from the range of rates available in wholesale currency markets for the day prior to the central processing date of the transaction or the government-mandated rate in effect for the day prior to the central processing date. If the transaction is converted by MasterCard, MasterCard will use either a government-mandated exchange rate or a wholesale exchange rate. The rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed. The rate used to convert a particular transaction may differ from the rate VISA or MasterCard itself receives and may differ from the rate applicable on the date the transaction occurred or was posted to your account. In addition, a currency conversion assessment equal to a percentage of the transaction amount debited to your account may be charged and you agree to pay such currency conversion assessment, if any, identified in the Schedule of Fees and Charges. You agree to pay charges and accept credits for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA or MasterCard rules. Charges that are based on a percentage of the amount of the transaction will be calculated on the transaction amount in U.S. Currency. If a transaction is made in a foreign country or with a merchant in a foreign country, you may be charged a fee equal to a percentage of the transaction amount debited to your account in United States dollars, and you agree to pay this international transaction fee, if any, identified in the Schedule of Fees and Charges.

**23. Amendment.** We may amend this Agreement upon giving you such notice as may be required by law, effective upon the date indicated in the notice.

**24. Additional Provisions.**

See attached VISA Card Addendum, which is incorporated into this Agreement.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR  
ELECTRONIC TRANSFERS**

Telephone us at (920) 623-4000

or

Write us at 159 West James Street, PO Box 226, Columbus, WI 53925

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 you 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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 a notice of error involves unauthorized use of your point of sale debit card with the Visa or MasterCard logo when it is used as a Visa or MasterCard point of sale debit card, then the additional applicable Visa or MasterCard rules on error resolution shall also apply.

**FACTS****WHAT DOES FARMERS & MERCHANTS UNION BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Account balances and Payment history
- Credit history and Credit Scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons Farmers & Merchants Union Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers & Merchants Union Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	yes	no
<b>For our marketing purposes -</b> to offer our products and services to you	no	We don't share
<b>For joint marketing with other financial companies</b>	no	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	no	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	no	We don't share
<b>For nonaffiliates to market to you</b>	no	We don't share

**Questions?**

Call (920)623-4000 or go to [www.fmub.com](http://www.fmub.com)

## Who we are

<b>Who is providing this notice?</b>	Farmers & Merchants Union Bank
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## What we do

<b>How does Farmers &amp; Merchants Union Bank protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to personal information to employees who need to know to provide products or services to you.</p>
<b>How does Farmers &amp; Merchants Union Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes--information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Farmers &amp; Merchants Union Bank has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Farmers &amp; Merchants Union Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Farmers &amp; Merchants Union Bank doesn't jointly market.</i></li> </ul>

## Other important information

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# Online Banking Security

- 1. Frequently check your deposit accounts and lines of credit to spot and report errors or fraudulent transactions, just as you should with traditional banking.** Check your accounts once or twice a week.
- 2. Never give your Social Security number, credit or debit card numbers, personal identification numbers (PINs) or any other confidential information in response to an unsolicited e-mail, text message or phone call, no matter who the source supposedly is.**
- 3. Don't open attachments or click on links in unsolicited e-mails from anyone you don't know or you otherwise aren't sure about.** Sometimes these attachments or links can infect your computer with "spyware" that can change your security settings and record your keystrokes.
- 4. Watch out for sudden pop-up windows asking for personal information or warning of a virus.** This is called "scareware" because it frightens people into providing information, downloading malicious software or paying for removal. If you get an e-mail or pop-up window saying your computer has a virus and it offers a program to clean your PC — and the warning window won't go away — your first step is to use the computer's "task manager" function and click "end task" or "force quit" to shut down the pop-up window. Scareware can be a nuisance to clean off your computer, so call your anti-virus software company if you need help.
- 5. Use a mix of security tools and procedures.** At the top of the list of security tools to use — and keep updated — are anti-virus software to detect and block spyware and other malicious attacks, and a "firewall" to stop hackers from accessing your computer.

Even if your computer seems fine, schedule an automatic anti-virus scan to run at least once a week but preferably every day. Call or e-mail your anti-virus vendor right away if you get a warning message and you don't know what to do next.

Also consider these extra precautions as you use the Internet:

- Don't log into your bank account while using public computers, such as at a library, or free wireless connections at coffee shops and similar places.*
- Pay attention to the toolbars at the top of your screen.* Current versions of the most popular Internet browsers and search engines often will indicate if you are visiting a suspicious Web site.
- Choose "strong" user IDs and passwords that will be easy for you to remember but hard for hackers to guess.* The strongest ones have a combination of letters, numbers and other characters, and are at least 10 characters long. For your online banking, choose IDs and passwords that are not the same as those you use for e-mails or social networking sites, just in case they get into the wrong hands. Also change your online banking password about every 90 days. And if you remove a computer virus from your PC, immediately change your password.
- Have each person in your household bank and shop online and send e-mail through his or her own "standard user account."*
- Consider using a separate computer solely for online banking or shopping.* A growing number of people are purchasing basic PCs and using them only for banking online and not Web browsing, e-mailing, social networking, playing games or other activities that increase the chances of downloading malicious software. You can also consider using an old PC for this limited purpose, but you should uninstall any software you no longer need and follow up with a scan of the entire PC to check for malicious software.
- Only use security products from reputable companies.*