

Debit Card Advantages

- Convenience
- Safety
- Reduced cost of buying checks
- Access to bank funds anywhere the MasterCard logo is shown

Debit Card Frequently Asked Questions

- ◆ **What is a Farmers & Merchants Union Bank Debit Card?**
 - Works like a check but as easy to use as a credit card.
 - Works at ATM machines just like a TYME card.
 - Not a credit card – amount of purchase is deducted directly from your checking account.
- ◆ **How do I know where I can use it?**
 - Use it wherever you write a check.
 - Wherever the MasterCard logo is displayed.
- ◆ **Do I need to use my PIN number?**
 - You will only need to use your PIN number at an ATM machine.
- ◆ **At some retailers they ask if it is a debit or credit transaction. What should I say?**
 - For your protection and security, tell the merchant it is a credit transaction. You will need to sign a receipt but will not need to enter your PIN number in front of 10 people who may be behind you in line. Your transaction will still come out of your checking account.
- ◆ **Will merchants know how to process my transaction with a debit card?**
 - Merchants will process these transactions just like all MasterCard transactions they receive.
- ◆ **Will I incur any interest charges on my Debit Card account?**
 - No. Since your transaction amount is directly deducted from your checking account, there are no interest charges.

DEBIT CARD RULES

These Rules govern the relationship between the financial institution ("Bank") and each person ("Customer") to whom is issued, or who is authorized to use, a plastic card ("Card") identifying the Bank or the Card issuer by name.

- 1. Terminals and the Card.** Subject to such restrictions as may be imposed by Bank, the Card may be used by Customer at any electronic funds terminal bearing the PULSE name and logo and such other terminals as Bank may designate to Customer from time to time (each "Terminal"), to perform any of the transactions listed in Section 20 of these Rules which the Terminal will perform and in connection with each checking and/or savings account of Customer with Bank or the Card issuer which Customer has requested to use with the Card and Bank has approved (collectively the "Account").
- 2. Authorization to Debit or Credit Account.** Each time your card is properly used, you authorize Bank to debit or credit your account for the amount shown on any sales draft, withdrawal order or credit voucher originated by the use of the Card, whether or not signed by you. Bank is permitted to handle all such transactions in the same way it handles authorized checks and deposits on your Account.
- 3. Limitations on Bank's Responsibilities.** The Terminals, the PULSE System and any other System containing Terminals at which the Card may be used are available for the convenience of Customer and, except to the extent provided in Section 910 of the Electronic Funds Transfer Act, Bank is not liable for the unavailability of failure to operate all or any part of any System. Except for its own negligence, Bank is not liable for any personal injury or tangible property damage suffered or incurred by Customer through use or attempted use by Customer of the Card at any Terminal. Except for the extent provided in Section 910 of the Electronic Funds Transfer Act, Bank is not liable for any loss, cost, damage, or expense incurred by Customer by reason of malfunction of any part of any System or failure to complete any transaction which is caused by natural disaster, fire, strike, war, riot or act of God or any other cause beyond the control of Bank and any other entity which is part of or connected to any System; and Bank is not liable for consequential damages.
- 4. Customer Liability; Notification of Unauthorized Use.** Tell us at once if you believe your card or PIN number has been lost or stolen. Customer's liability to Bank for unauthorized use of the Card shall not exceed (a) \$0 if the cardholder has exercised reasonable care in safeguarding such card from risk of loss or theft; the cardholder has not reported two or more incidents of unauthorized use to the issuer in the immediately preceding 12-month period; and the account to which transactions initiated with such cards are posted is in good standing or (b) or lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to the Bank if the conditions set forth in (a) are not met. Notice is sufficient when Customer takes such steps as are reasonably necessary to provide Bank with the pertinent information. The name, address and telephone number of the bank to be notified in the event the Card or PIN number is lost or stolen or Customer otherwise believes that unauthorized access to the Account may be obtained is Farmers & Merchants Union Bank, 159 West James Street, Columbus, WI 53925, 920-623-4000. During non-business hours, contact Shazam directly at 800-383-8000. Notwithstanding the foregoing, if Customer furnishes another person with the Card or PIN number, Customer shall be deemed to authorize all transactions that may be accomplished at a Terminal until Customer has given actual notice to Bank that further transactions are unauthorized. Customer shall be obligated to Bank for the amount of any money, property or services obtained by the authorized use of the Card, to the extent that Bank is unable to charge such amount to the Account designated by Customer; and each Customer hereby authorizes Bank to charge the amount of any such obligation to any other accounts at Bank by any Customer authorized to use the Card.
- 5. Business Day Disclosure.** 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, Veteran's Day, Thanksgiving Day and Christmas Day.

6. **Statements.** A statement of each Account will be furnished to Customer monthly for each month in which a transaction through a Terminal occurs, or once every three months, whichever is more frequent.
7. **Fees.** Until Customer is notified by Bank to the contrary, Customer will be charged the transaction fees set forth below for use of the Card at a Terminal. However, each Account accessible with a Card will remain subject to the fees and charges provided for in the separate agreement or regulation covering that Account.

\$2.00 Per Transaction Fee on ATM's other than PULSE
\$20.00 Card Replacement Fee
\$5.00 Reissue PIN number

NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

8. **Limitations on Use of Card.** Customer may not: (a) Request any transaction at a Terminal if Customer knows or is informed by or at the Terminal, or by a clerk, that the Terminal is malfunctioning or not operating.

(b) Attempt to complete any transaction at a Terminal which requires the assistance of a clerk to complete, except on the same day and at the same place where Customer initiated the transaction.

(c) Attempt to initiate any transaction in connection with an Account which has been closed by Customer or Bank, or which is subject to legal process or other encumbrances.

(d) Request a withdrawal or transfer of funds from an Account with the following limitations:

Request a withdrawal or transfer that would overdraw the Account. You may make no more than three cash withdrawals, or withdraw no more than a maximum of \$505 from ATM/PULSE terminals each day. At POS terminals (Merchant Transactions) accepting your Card in connection with your checking account, you may make no more than 7 purchases, or purchase up to \$1000.00 worth of goods or services each day. You may not exceed \$1505.00 each day with any combination of cash withdrawals and purchases of goods and services each day. Terminals or terminal operators may have other limits on the amounts of withdrawals or deposits.

(e) Deposit funds to an Account (1) by means of anything other than transfer from another Account, cash or a completed negotiable instrument payable in U.S. dollars, dated within six months prior to the date of the attempted deposit, drawn by or properly endorsed by Customer and the amount of which does not violate any restrictions on the instrument; or (2) in an amount in excess of any limitations imposed by the Terminal operator.

Neither Bank nor any Terminal owner is liable to Customer if the transaction is not completed and Customer has violated any of these Rules.

9. **Transaction Receipts.** You can get a receipt at the time you make any transfer to or from your account using a terminal or making a purchase with your card.
10. **Charge Backs.** As to any transaction which (a) involved a sale of goods or services which is paid for directly through a Terminal, (b) involved in a transfer of \$50.00 or more from a deposit Account and (c) does not involve a check or draft, Bank shall, upon receipt within three banking business days of the transaction of written or oral notice from Customer to the person whose address and telephone number appears in Section 4, reverse the transaction and recredit Customer's Account. There will be a charge for this, equal to the Bank's current stop payment fee, which will be debited to that Account.
11. **Multiple Party Accounts.** Each Customer who is a party to an Account which is a joint Account hereby appoints each other Customer who is a party to such Account as Customer's attorney with power to appoint one or more agents with power to use the card to make withdrawals from such Account. Each Customer shall indemnify Bank for any tax it may be required to pay under Wisconsin statutes by reason of withdrawals or payments from the Account, after the death of a Customer, to any person or to the survivor in the case of a joint Account.

12. **Use of Card and PIN Number.** The Card and PIN number are provided solely for Customer's use and protection. Customer shall at all times (a) safely keep the Card and PIN number and do not permit anyone else to use them; (b) not record the PIN number on the Card or otherwise disclose it or make it available to anyone else; and (c) use the Card, PIN number and Terminals only as instructed and only for purposes from time to time authorized by Bank. Customer will immediately report to Bank any loss, theft, disappearance or known or suspected unauthorized use of the card or any disclosure of the PIN number.
13. **Card Ownership; Termination.** The Card remains the property of Bank and shall be surrendered by Customer upon request; and Bank may terminate Customer's privilege of using the card and may withhold approval of any transaction at any time.
14. **Notice of Errors.** Bank will not be obligated to comply with the error resolution requirement of Regulation E of the Federal reserve Board unless Customer notifies Bank of error, orally or in writing, at Farmers & Merchants Union Bank, 159 West James Street, Columbus, WI 53925 or 920-623-4000 or at such other telephone number and address of which Bank notifies Customer. Such notice must be given to Bank no more than 60 days after we sent the first statement on which the problem or error appeared.
15. **Our Liability for Failure to Make Transfers.** If we do not complete a transfer to or from your account on time or in a correct amount according to the Cardholder Rules, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
 - (a) If, through no fault of ours, your account does not contain enough money to make the transfer.
 - (b) If the automated teller machine where you are making the transfer does not have enough cash.
 - (c) If the terminal or transfer system was not working properly and you knew about the breakdown when you started the transfer.
 - (d) If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
16. **Amendments.** These Rules may be amended by Bank at any time and (subject to compliance with any applicable requirement of law concerning notice) such amendment shall be effective upon the date indicated in the notice. The notice will be sent to Customer at the address to which Customer's statements are sent.
17. **Other Rules.** Retention and use of the Card constitutes acceptance of these Rules as amended from time to time. These Rules constitute an addition to all other agreements and regulations of Bank governing Accounts which are accessible by the Card or indebtedness on which payments may be made by use of the Card.
18. **Goods or Services Purchased.** Bank is not responsible for the refusal of any person to honor the Card. Bank is not responsible for any goods or services Customer purchases with the Card except when the Card is used as a credit card and (a) the purchase was made in response to an advertisement Bank sent or participated in sending to Customer or (b) the purchase cost \$50 or more and the transaction occurred in the same state as, or within 100 miles of, Customer's address to which statements are sent. If a merchant accepts the Card in payment of goods or services, and you receive credit for goods returned or adjustments, the merchant will send us a credit slip. We will apply the credit slip as a credit to your account. 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 defenses with respect to goods or services purchased with your Card directly with the merchant who honored the Card. Any such claim or defense, which you assert will not relieve you of your obligation to pay the total amount of the sales draft, plus any appropriate charges we may be authorized to make.
19. **Stop Payments.** You are not permitted to stop payment on any Purchase or Cash Withdrawal originated by any use of the Card, and we have no obligation to honor any such stop payment requested by you.

20. **Disclosure of Information.** Bank is authorized by Customer to disclose to third parties Information concerning the Account and transactions involving the Account (a) where it is necessary for completing or tracing transactions or resolving errors or claims or (b) in order to verify the existence and condition of the Account for a third party (such as a credit bureau or merchant) or (c) in order to comply with governmental agency or court orders or (d) if Customer gives Bank written permission to disclose.

IMPORTANT: If any Account is a MasterCard Account, Customer should refer to the important information regarding Customer's rights and responsibilities relating to charge card transactions in which the Card is used.

If you effect a transaction with your MasterCard in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge into a U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCards. Currently the currency conversion rate used by MasterCard international to determine the transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

Transactions Available Through 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.

NOTE: None of the Terminals perform all of the listed transactions.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 920-623-4000

Or Write us at:

Farmers & Merchants Union Bank

159 West James Street

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.

Tell us your name and account number.

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.

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 tell you the results of our investigation 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 recredit 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 recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.



Check Safekeeping

We store your canceled checks safely and securely. A copy of a check can be provided upon request. You continue to receive your monthly statement. Check safekeeping is free!



Business Day

All transactions received after 3:00 p.m., Monday through Friday will be processed on the following Business Day. Saturday is not a business day.



Business Use of Personal Accounts

The Bank reserves the right to convert a personal account to a business account when the account is being used for business purposes. Examples include when the printed checks for the account include a "doing business as" (d/b/a) designation or when the deposit being made to the account includes credit card drafts and/or checks made payable to a business. You will receive a notice regarding a conversion of your personal account to a business account.



Access to your Accounts

All accounts can be accessed through our Internet Banking or Telephone Banking. Ask about accessing your account 24 hours a day, 7 days a week using these great products.

Stop receiving your paper statements in the mail. E-statements are available to all Internet Banking users.

FARMERS & MERCHANTS UNION BANK

MAIN OFFICE

159 West James Street
Columbus, Wisconsin 53925
(920) 623-4000 or (920) 348-5070
FAX: (920) 623-4010

COLUMBUS BRANCH OFFICE

104 Industrial Drive
Columbus, Wisconsin 53925
(920) 623-7101
FAX: (920) 623-6104

FRIESLAND BRANCH OFFICE

114 West Winnebago Street
Friesland, Wisconsin 53935
(920) 348-5141
FAX: (920) 348-5142

JUNEAU BRANCH OFFICE

405 Jewel Street
Juneau, Wisconsin 53039
(920) 386-2100
FAX: (920) 386-2101

FALL RIVER BRANCH OFFICE

637 South Main Street
Fall River, Wisconsin 53932
(920) 484-6505
FAX: (920) 484-6506

24-HOUR TELEPHONE BANKING

1-866-377-6110

e-mail: askfmub@fmub.com
www.fmub.com



Equal Housing Lender

Truth In Savings • Truth In Savings • Truth In Savings



Personal Checking Accounts

FARMERS & MERCHANTS UNION BANK

This is a disclosure in compliance with Regulation DD of the Consumer Accounts offered by Farmers & Merchants Union Bank. Interest Rates and Annual Percentage Yields are listed on the rate sheet. Regulation DD Disclosure Effective March 1, 2007.



Free Checking Accounts

- No Minimum Balance Required
- No monthly service charge
- Check Safekeeping Required
- Two free copies of checks per statement period
- Other fees may be charged on your monthly statement;
- See the Fee Schedule and Other Checking Account Fees later in this brochure.



Regular Checking Accounts

- Average Ledger Statement Balance of \$400.00 or more
- Average Ledger Statement Balance Under \$400.00
- No Service Charge
- \$.50 per check paid
- Other fees may be charged on your monthly statement;
- See the Fee Schedule and Other Checking Account Fees later in this brochure.



NOW and HIFI Checking Accounts

- Average Ledger Statement Balance of \$1,000.00 or more
- Average Ledger Statement Balance Under \$1,000.00
- No Service Charge
- \$.50 per check paid
- Two free copies of checks per statement period with check safekeeping
- The interest rate on this account is variable. Current interest rate(s) and annual percentage yield(s) are listed on the rate sheet and may change at our discretion.
- Interest begins to accrue on the business day you deposit cash items. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest is accrued daily and credited and compounded on the 3rd of the month, or on the last business day prior to the 3rd of each month. Accrued interest will be paid when the account is closed.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- If your daily collected balance is \$5,000.00 or more, a higher interest rate and yield may apply to your account.
- Other fees may be charged on your monthly statement; see the Fee Schedule and Other Checking Account Fees later in this brochure.
- HIFI Accounts (only) - You may have a maximum of 6 withdrawals per month of which a maximum of 3 can be by check.



Other Checking Account Fees

- Check Printing Fee depends on style of check ordered.
- If at any time you should use checks printed by someone other than authorized by Farmers & Merchants Union Bank, the bank reserves the right to charge a fee for each check rejected in processing: \$5.00 per check.
- Account Statement Reconciliation Assistance \$20.00/hr (min. \$20.00)
- Certified Check \$15.00
- Checks returned for Insufficient Funds \$20.00 per item
- Closing Checking Account within 90 days (\$80.00 max. per day) \$10.00
- Deposited/Cashed Checks Returned \$5.00
- Garnishee Summons/Tax Levy \$30.00
- Non TYME/PULSE ATM Transactions \$2.00
- Overdraft Charge \$20.00 per item (\$80.00 max. per day)
- Photocopies of Items \$5.00/item
- Photocopies of Items (current cycle) \$2.00/item
- Replacement Binder Fee \$3.00
- Researching Checks on Microfilm \$20.00/hr (min. \$20.00)
- Snapshot Statement \$1.00
- Statement Copies \$5.00
- Statement with 8 items per page \$1.00/month
- Statement with 4 items per page \$2.00/month
- Stop Payment of Checks \$15.00



Debit Card

This dual purpose card can be used to makes purchases at any merchant that accepts MasterCard or to obtain cash at ATMs here at home and around the world. These amounts are deducted directly from your checking account.

AGREEMENT AND DISCLOSURE FOR ELECTRONIC FUND TRANSFERS

Farmers & Merchants Union Bank

1. Coverage. You have requested that we permit you to access an electronic funds transfer system and (if applicable) that we issue you an automated teller card, debit card, code or other device ("Card"). By requesting, receiving, signing, using, authorizing another to use or otherwise accepting the Card (including any replacement or substitute Card) or the electronic funds transfer system, you and any authorized users, agree to be bound by this Agreement. The electronic funds transfer system and the Card are collectively referred to in this Agreement as the "EFT System." 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, depositor 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 personal identification number(s) ("PIN") to you for use in connection with the EFT System. You agree not to disclose the PIN to anyone other than authorized users of the EFT System. If anyone uses your Card or PIN with your permission, you will be responsible for any charges made to the account. You agree to safely keep the Card and PIN, not to record the PIN on the 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.

3. Liability Disclosure. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe there have been unauthorized transfers to or from your account. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if someone used your Card and PIN without your permission to obtain money, property or services through an automatic teller machine or point of sale terminal, and in the case of Visa® or MasterCard® debit cards, your liability may be less pursuant to applicable Visa or MasterCard debit card rules. If there was any other unauthorized electronic funds transfer or series of transfers using the Card and if you tell us within two business days after you learn of the loss or theft of your Card, you can lose no more than \$50.00 if someone used your Card 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 we can prove we could have stopped someone from using your Card 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, 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.

If you have a _____ MasterCard _____ debit card, then the following liability disclosures apply:

N/A

4. Address and Telephone Number. If you believe your Card or PIN 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: _____
159 West James Street, PO Box 226, Columbus, WI 53925 _____.

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 for goods returned or adjustments, the merchant will send us a credit slip. We will apply the credit slip as a credit to your account. 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 by any of you may be terminated by any one person who can use the accounts accessible with the Card. 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 and 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 other types of electronic funds transfers:

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.

We permit electronic debit entries to your account originated by payees that convert a check drawn by you on your account into an automated clearing house debit.

11. Limitations on Transfers. (a) Under federal regulations you may make no more than 6 preauthorized, automatic or telephone (including data transmissions) transfers per month from each of your savings and money market deposit accounts and no more than three of the transfers and withdrawals may be payments by check, draft, debit card or similar order to third parties, including a transfer using a Card at a point-of-sale terminal. 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 \$1000.00 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. 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 of 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. 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. 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.

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 ADDITIONAL DISCLOSURES ON REVERSE SIDE.

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 applicable Visa or MasterCard rules on error resolution shall apply.



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NOTICE REGARDING THE PRIVACY OF YOUR FINANCIAL INFORMATION

This Notice is intended to describe how we collect, maintain and disclose customer information. This Notice may be amended from time to time in our discretion. If you have any questions, comments or complaints about the privacy of information about you, please contact us at

Farmers & Merchants Union Bank

159 W. James Street, PO Box 226, Columbus, WI 53925 (920) 623-4000

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this Notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

*******IMPORTANT FRAUD INFORMATION*******

Fraud costs your financial institution and cardholders valuable time and money. That's why Farmers & Merchants Union Bank is pleased to provide **Falcon™ Fraud Manager**.

Fraud detection involves identifying transactions that appear to be suspicious and contacting the cardholders to determine if they actually did do the transactions. The desired outcome is to more quickly identify fraudulent transactions and limit financial impact to the cardholder and Farmers & Merchants Union Bank.

To detect fraud, **Falcon™ Fraud Manager** scores transaction information using a network that has been trained to analyze factors about transactions and each cardholder's profile. Each transaction receives a score from 1 to 999; the higher the score the greater the likelihood of fraud. Then, **Falcon™ Fraud Manager** creates cases, which consist of information about a suspect card and the transaction history. These cases are investigated by SHAZAM Fraud Specialists to determine if they are valid or fraudulent transactions. A telephone call to the cardholder is then placed to see if they actually did do the transaction. If a transaction is considered to be fraudulent and a Fraud Specialist cannot reach you, a "temporary card block" will be placed on your card. At that point, your card will not work until you contact Shazam using the telephone number on the back of your card.

Please keep Farmers & Merchants Union Bank informed of your current home, business and cell phone numbers. Up-to-date telephone numbers help us best serve you.