

ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) **Prearranged Transfers.**

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

(b) **Telephone Transfers.** You may access your account(s) by telephone at 610-898-0700 using a touch tone phone, your account numbers, and personal identification number (PIN) to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from _____ to _____
- Transfer funds from _____ to _____
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with Affinity Bank
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get time deposit account(s) information
- Get loan account information

(c) **ATM Transfers.** You may access your account(s) by ATM using your _____ and personal identification number to:

- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than 300.00 per day
- Get cash withdrawals from savings accounts you may withdraw no more than 300.00 per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- Transfer funds from _____ to _____
- Make payments from checking account to _____
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- _____
- _____

(d) **Point-Of-Sale Transactions.**

Using your card:

- You may access your checking account _____ account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- You may not exceed more than \$ 1,000.00 in transactions per day
- _____
- _____

(e) **Computer Transfers.** You may access your account(s) by computer by dialing _____ or at www.affinitybankpa.com

- _____ and using your account numbers, listed in NetTeller Agreement _____ to:
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from personal lines of credit to checking and savings accounts.
- Transfer funds from _____ to _____
- Make payments from checking to loan accounts with us
- Make payments from savings accounts to loan accounts with us.
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get loan account(s) information
- _____
- _____

(f) **Electronic Check/Draft Conversion.** You may access your account(s) with check writing capabilities by electronic check or draft conversion. Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign. You may:

- Not exceed more than _____ payments by electronic check or draft per _____.
- Make no more than _____ payments per _____ for electronic payment of charges for checks or drafts returned for insufficient funds.
- Make payments by electronic check or draft from _____.
- Payments are limited to _____ per _____.
- Make electronic payment of charges for checks or drafts returned for insufficient funds from _____.
- Payments are limited to _____ per _____.