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.

LIMIT	ATIONS	X	Get checking account(s) information
⊠ (a)	Prearranged Transfers.	X	Get savings account(s) information
X	Preauthorized credits. You may make arrangements for		
	certain direct deposits to be accepted into your		
	☐ checking and/or ☐ savings account(s).		
X	Preauthorized payments. You may make arrangements to		
	pay certain recurring bills from your \(\times \) checking and/or	⊠ (d)	Point-Of-Sale Transactions.
	savings account(s).	Ús	ing your card:
			You may access your 🗵 checking account
			account(s) to purchase goods
	Telephone Transfers. You may access your account(s) by ephone at 1-800-PAYMATE or 1-800-729-6283		($oximes$ in person, $oximes$ by phone, $oximes$ by computer), pay for
	•		services (X in person, X by phone, X by computer),
	ng a touch tone phone, your account numbers, and ATM or to:		get cash from a merchant, if the merchant permits, or
			from a participating financial institution, and do anything
X	Transfer funds from checking to savings	I Y I	that a participating merchant will accept.
X	Transfer funds from savings to checking	X	You may not exceed more than \$ \$2000.00 in
	Transfer funds from		transactions per <u>day</u> .
	to		
	Transfer funds from		
[▼]	to	V (-)	
X	Make payments from checking to loan accounts with us		Computer Transfers. You may access your account(s) by
X	Make payments from savings	COI	mputer by going to www.thestatebank.com
	to loan accounts with us		
	Make payments from	Ας.	and using yourand using yourand using your
	to		
X	Get checking account(s) information	X	Transfer funds from checking to savings
X	Get savings account(s) information	X	Transfer funds from savings to checking
			Transfer funds from
			to
			Transfer funds from
X (a)	ATM Transfers Vou may econo your econut(a) by ATM	I Y I	Make payments from checking to loop appoints with up
	ATM Transfers. You may access your account(s) by ATM ng your ATM or Debit Card	X	Make payments from checking to loan accounts with us
usii		X	Make payments from savings to loan accounts with us
	and personal identification number to:		
X	Make deposits to checking accounts		Make payments from
X	Make deposits to savings accounts	I ▼I	to
X	Get cash withdrawals from checking accounts you may withdraw no more than \$1000.00 per day	X	Get checking account(s) information
[V]	·	X	Get savings account(s) information Set up and make Bill Payments from checking
X	Get cash withdrawals from savings accounts you may withdraw no more than \$1000.00 per day	Δ	Set up and make bill 1 ayments from checking
X	Transfer funds from savings to checking		
X	Transfer funds from checking to savings		
	Transfer funds from		Mobile Banking Transfers. You may access your account(s)
	to	by	web-enabled cell phone by Application, mobile browser and
	Make payments from checking account to	tex	t dusing your Access code and Password
	Make payments from	ail	a doing your <u>//tooses oods and rasoword</u>
			to:
	to	-	to.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR

X	Transfer funds from checking to savings	X	Electronic check conversion. You may authorize a
X	Transfer funds from savings to checking		merchant or other payee to make a one-time electronic
	Transfer funds from		payment from your checking account using information
	to		from your check to pay for purchases or pay bills. You
	Transfer funds from		may: Not exceed more than payments
			by electronic check per
			☐ Make payments by electronic check from
X	Make payments from checking to loan accounts with us		. Payments are limited to
X	Make payments from savings to		per
	loan accounts with us		Electronic returned check charge. You may authorize a
	Make payments from		merchant or other payee to initiate an electronic fund
	to		transfer to collect a charge in the event a check is returned
			for insufficient funds. You may:
X	Get checking account(s) information		☐ Make no more than payments
X	Get savings account(s) information		per for electronic payment of
X	Make pre established Bill Payments from checking		charges for checks returned for insufficient funds.
			☐ Make electronic payment of charges for checks
Ш			returned for insufficient funds from
			Payments are limited to
Ш			per
ma bet tra occ ma pay ma exa fur car go pur rec	provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges. Electronic Fund Transfers Initiated By Third Parties. You are authorize a third party to initiate electronic fund transfers to ween your account and the third party's account. These insfers to make or receive payment may be one-time currences or may recur as directed by you. These transfers are use the Automated Clearing House (ACH) or other yments network. Your authorization to the third party to ake these transfers can occur in a number of ways. For ample, your authorization to convert a check to an electronic and transfer or to electronically pay a returned check charge in occur when a merchant provides you with notice and you forward with the transaction (typically, at the point of rechase, a merchant will post a sign and print the notice on a seipt). In all cases, these third party transfers will require you provide the third party with your account number and ancial institution information. This information can be found	(a) ⊠	Frequency Of Transfers Transfers or withdrawals from a savings or money market (mm) account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six per month If you exceed the transfer limitations set forth above, your account shall be subject to closure.
you	your check as well as on a deposit or withdrawal slip. Thus, u should only provide your financial institution and account ormation (whether over the phone, the Internet, or via some	<i>a</i> ,	Astroinous Associat Delega
oth	ner method) to trusted third parties whom you have	(b)	Minimum Account Balance
	thorized to initiate these electronic fund transfers. Examples		You must maintain a minimum account balance of
of :	these transfers include, but are not limited to:		in your

identification code) to accomplish a transfer. We do not require you to maintain a minimum balance any account as a condition of using an access device (car or code) to accomplish a transfer. (c) Optional Cash Limitation You have the option to limit the amount of cash that car be withdrawn by your card and/or code to \$50 per day or some other amount acceptable to us. (d) Additional Limitations	you will get a statement at least quarterly. You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
FEES We charge \$2.00 each debit	PREAUTHORIZED PAYMENTS (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 or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you
to our customers whose account are set up to useforeign ATM's	s call, we may also require you to put your request in writing and get it to us within 14 days after you call.
We charge each but only if the balance in the falls below during the	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
\$ 5.00 charge for replacement of ATM or debit card	(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
We charge a 3% fee on all ATM and point of sale transactions initiated outside the United States.	 so, we will be liable for your losses or damages. FINANCIAL INSTITUTION'S LIABILITY (a) 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
Except as indicated above, we do not charge for Electron Fund Transfers. ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or an network used (and you may be charged a fee for a balance inquireven if you do not complete a fund transfer). DOCUMENTATION (a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a (in it will be a suit of the transfer in the point-of-sale terminal. You may not get a receipt if the amount of the transfer \$15 or less. (b) 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 the telephorn number listed below to find out whether or not the deposit has been made.	will not be liable, for instance: If, through no fault of ours, you do not have enough money in your account to make the transfer. If the transfer would go over the credit limit on your overdraft line. If the automated teller machine where you are making the transfer does not have enough cash. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. There may be other exceptions stated in our agreement with you. CONFIDENTIALITY

(c) In addition,

as a condition of using an access device (card and/or

•) in order to comply with government agency or court orders; or) □ if you give us written permission. ☒ as explained in the separate Privacy Disclosure. □ 	(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.
(a) ◆ Ge has b trans from possi accol withil card: your NOT theft stopp perm Also, include once. maile 60 d from If you f	UTHORIZED TRANSFERS) Consumer Liability. enerally. Tell us at once if you believe your card and/or code been lost or stolen, or if you believe that an electronic fund fer has been made without your permission using information your check. Telephoning is the best way of keeping your lible losses down. You could lose all the money in your unt (plus your maximum overdraft line of credit). If you tell us in 2 business days after you learn of the loss or theft of your and/or code, you can lose no more than \$50 if someone used card and/or code without your permission. Also, if you do tell us within 2 business days after you learn of the loss or of your card and/or code, and we can prove we could have beed someone from using your card and/or code without your ission if you had told us, you could lose as much as \$500. if your statement shows transfers that you did not make, ding those made by card, code or other means, tell us at lif you do not tell us within 60 days after the statement was add to you, you may not get back any money you lost after the lays if we can prove that we could have stopped someone taking the money if you had told us in time. a good reason (such as a long trip or a hospital stay) kept from telling us, we will extend the time period. Visa **Bebit Card** Additional Limits on Liability for Visa check card ———————————————————————————————————	REGULATORY AUTHORITY If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated you should notify: Department of Insurance and Financial Services Post Office Box 30220 Lansing, Michigan 48909-7720 Or F.D.I.C. Division of Supervision 300 South Riverside Plaza, Suite 1700 Chicago, IL 60606 ERROR RESOLUTION NOTICE In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you not later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days if involving a Visa [®] point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account, for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writ
r li y r N	reasonable care in safeguarding your card from the risk of coss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.	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.
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Signed	Dated	Non- Visa Debit Transaction Processing We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.
INSTITUTION (name, address, telephorbusiness days)	ne number,	The non-Visa debit network(s) for which such transactions are enabled are: NYCE and PLUS Networks.
THE STATE BANK		Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the internet, or swiping the card through a point of sale terminal.
175 N LEROY ST PO BOX 725		Examples of the types of actions you may be required to make to initiate
FENTON MI 48430-0725 Business days are Monday - Friday Not Including Federal Holidays		a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, internet or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.
810-629-2263		The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, th additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions on a PIN-Debit Network.
		* Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.
		ATM Fee Reimbursements When Kasasa Cash, Cash Back, Saver, Tunes, qualifications are met during a MonthlyQualification Cycle: You will receive reimbursements up to a total of \$25 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle.

By signing below customer acknowledges receipt of pages 1, 2,

3, 4 and 5 of this notice:

ADDITIONAL INFORMATION:

Important Information Regarding Your Visa Branded Debit Card