

Electronic Fund Transfers

Your Rights and Responsibilities (Applies Only to Consumer Accounts)

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

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).

Telephone Transfers – types of transfers. You may access your account by telephone 24 hours a day, seven days a week through the United Bank Telephone Banking System using your personal identification number, a touch tone phone, and your account numbers, to:

- Transfer funds between eligible accounts
- Obtain balance information on eligible accounts
- Review transaction history on eligible accounts

United Bank Check/Debit Card. You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. POS transactions will be deducted from your Primary account. Point-of-Sale (POS) transactions involving a refund will be credited to your Primary account. You may use the Check/Debit card and Personal Identification Number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during ATM transactions, your Primary account will be used for your transactions. At present you may use your card to:

- Deposit funds to your checking or savings account
- Withdraw cash from your checking or savings account
- Transfer funds between checking and savings accounts
- Obtain balance information on your deposit accounts

Some of these services may not be available at all terminals. Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM and POS transactions.

Types of Check/Debit Card Transactions. You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

ATM Transactions dollar limitations. Using your Check/Debit Card:

- You may not exceed \$505.00 in transactions per 24-hour period using your Check/Debit Card for ATM transactions.

Types of Debit Card Point-of-Sale Transactions. You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions dollar limitations. Using your Check/Debit Card:

- You may not exceed \$2,505.00 in transactions per 24-hour period at merchants accepting the card as a Visa transaction.

Please also see Limitations on frequency of transfers section regarding limitations that apply to check/debit card transactions.

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

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

Electronic Fund Transfers

Your Rights and Responsibilities (Applies Only to Consumer Accounts)

Please see your cardholder agreement for additional information relating to the use of your Debit Card.

Access United Online Banking. You may access certain account(s) you maintain with us by computer using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts
- Obtain balance information on eligible accounts
- Review transaction history on eligible accounts
- Obtain a copy of a statement
- Request to open a new account
- Request a loan
- Order checks
- Online bill payment

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- For security reasons, there are other limits on the number of transfers you can make by ATM.
- For security reasons, there are other limits on the number of transfers you can make by debit card.

FEES

We do not charge for direct deposits to any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

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

DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

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 770-567-7211 to find out whether or not the deposit has been made.

Periodic Statements.

- You will get a monthly account statement from us for your checking accounts.
- You will get a monthly account statement from us for your savings accounts, unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly.
- You will get a quarterly account statement from us for your savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure 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 a Stop Payment fee for each stop payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 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.

Electronic Fund Transfers

Your Rights and Responsibilities (Applies Only to Consumer Accounts)

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the ATM where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) As explained in the Privacy Disclosure part of this document.

LIABILITY FOR UNAUTHORIZED TRANSFERS

(a) Consumer liability

Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission).

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, 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.

Additional Limits on Liability for Debit Card, when used for point-of-sale transactions not processed by VISA. You will not be liable for any unauthorized transactions using your Debit Card, when used for point-of-sale transactions, if: (1) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (2) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (3) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. Unauthorized use means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA.

Electronic Fund Transfers

Your Rights and Responsibilities (Applies Only to Consumer Accounts)

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address set forth below.

- **Liability for Unauthorized VISA Point-of-Sale Debit Card Transactions.** Tell us **AT ONCE**, if you believe your VISA point-of-sale debit card has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized use of your point-of-sale debit card with the VISA logo when it is used as a VISA point-of-sale debit card will not exceed (A) Zero dollars (\$0.00) if the conditions set forth below have been met, or (B) if those conditions have not been met, the lesser of fifty dollars (\$50.00) or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. Zero liability will only apply if: (1) you can demonstrate that you have exercised reasonable care in safe-guarding your card from risk of loss or theft; and (2) you have not reported two or more incidents of unauthorized use to us within the preceding twelve (12) months; and (3) your account is in good standing. These consumer liability limits only apply to United States issued VISA branded consumer cards. If the transaction does not meet the conditions set forth above, these limits with respect to unauthorized transactions may be exceeded to the extent allowed under applicable law (see **Liability for Unauthorized Transfers** paragraph above). Unauthorized use means the use of your point-of-sale debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and for which you receive no benefit. To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA is a registered trademark of Visa Incorporated.

OTHER EFT TRANSACTIONS

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers may use the Automated Clearing House (ACH) or other payments networks. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Electronic Check Conversion. You may authorize a merchant to use your check as a source of information to initiate an EFT from your account. Electronic check conversion is a payment process in which a merchant (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of this transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement. Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign.

Electronic Fund Transfers

Your Rights and Responsibilities (Applies Only to Consumer Accounts)

ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if applicable).
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 (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 (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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

United Bank
Attn: EFT Coordinator
P.O. Box 1337 Zebulon, Georgia 30295
Business Days: Monday through Saturday 7:00 AM - 11:00 PM
Eastern Time
Phone: 770-567-7211

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST