

Application for Personal Accounts



Personal Information			
Name		Date of Birth	Identification Number <i>SSN or Foreign Person</i>
If Sole Proprietor, DBA		Date Registered	
Residential Address (street, city, state, zip)		Mailing Address, if different from Residential Address	
Previous Address (street, city, state, zip)		E-Mail Address	Mother's Maiden Name
Home Phone	Cell Phone	Business Phone	E-Banking Password (4 Digits) <i>Initial access to Telebank & Online Banking</i>
Driver's License #	State of Issue	Issue Date	Expiration Date

Nearest Relative Information		
Name of Nearest Relative <i>(not living with you)</i>	Relationship	Home Phone
		Cell Phone
Residential Address (street, city, state, zip)	Mailing Address, if different from Residential Address	

Employment Information		
Occupation	Employer	Number of Years
Physical Address (street, city, state, zip)	Mailing Address, if different from Physical Address	

Student Information	
School Name	Address (street, city, state, zip)

Previous Bank Information	
Previous Bank Name	Address (street, city, state, zip)

Account History Request Form

You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein. The undersigned authorizes any person or consumer reporting agency to give you any information it may have on the undersigned, including, but not limited to, Credit Bureau Service and Qualifile.

Customer Signature

Date

For Internal Use Only

CSR Initials

Date

Verified By

Date

DDA	SAVST	SAVPB	MMDA	ACCESSINV	CD
Title (Please Print)			Account Number		
			Portfolio Number		
			Date Closed		
<p>In consideration of Randolph National Bank accepting this account, the undersigned agree(s) to be bound by the regulations governing the type of account opened, the rules and standard service charges established by the Bank from time to time, and the provisions printed on this card and the attached Account Agreement. By signing below, I also acknowledge receipt of the Account Agreement and other applicable disclosures and I certify to the Backup Withholding Certifications listed below. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.</p> <p>If this is a business account, I authorize the Bank to obtain necessary personal credit reference including, but not limited to, Credit Bureau Service, Qualifile, and employment verification, if deemed necessary.</p>					
Business Name			EIN		
Signature			SSN/Foreign/Other ID#		
Signature			SSN/Foreign/Other ID#		
Signature			SSN/Foreign/Other ID#		
Residential Address			Apartment #		
City		State	Zip Code		
Mailing Address, if different from Residential					
Are you a Money Service Business? <input type="checkbox"/> Yes (complete MSB Questionnaire) <input type="checkbox"/> No					
Backup Withholding from Exempt Entities Exempt from Backup Withholding. Signature _____ Date _____					
Backup Withholding Certifications Under penalties of perjury, I certify that: <ol style="list-style-type: none"> 1) The number shown on this form is my correct taxpayer ID number and 2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3) I am a U.S. person (including a U.S. resident alien) 					
Nonresident alien or a foreign entity must use Form W-8BEN or the appropriate Form W-8					

	Signer One	Signer Two	Signer Three
New Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Home Phone			
Cell Phone			
Business Phone			
Date of Birth			
E-Mail Address			
Residential Address			
Mailing Address			
Mother's Maiden Name			
E-Banking Password (4 Digits)			
Employer			
Ownership of Account (select one)			
<input type="checkbox"/> Individual	<input type="checkbox"/> Joint with Survivorship	<input type="checkbox"/> Joint No Survivorship	
<input type="checkbox"/> Irrevocable Trust	<input type="checkbox"/> Revocable Trust or ITF	<input type="checkbox"/> Partnership	
<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Corporation For Profit	<input type="checkbox"/> Sole Proprietor (DBA)	
<input type="checkbox"/> Other Legal Entity:			
<input type="checkbox"/> Payable on Death (POD)			
Beneficiary 1 Name	SSN	Date of Birth	Relationship
			Beneficiary %
Beneficiary 2 Name	SSN	Date of Birth	Relationship
			Beneficiary %
Office Use Only			
<input type="checkbox"/> New Account	<input type="checkbox"/> Update	<input type="checkbox"/> Change/Explain	
Classification Code	Initial Deposit \$	Nature of Funds	
Will account be used as an Internet Gambling Business? <input type="checkbox"/> Yes (unable to open account) <input type="checkbox"/> No			
This account is not being opened for the following reason:			
Notice of Action Mailed on this Date			
<input type="checkbox"/> Minimum Required Information Obtained for Each Owner <input type="checkbox"/> If New Customer, Application for Accounts and Exhibit D Complete <input type="checkbox"/> If New Business Account, OFAC run on Signers as well as Entity <input type="checkbox"/> Account opened for a financial institution, municipality, or entity listed on the major U.S. Stock Exchange? No CIP Requirements			

Input By _____ Date _____ Verified By _____ Date _____

Your Deposit Account Agreement



ACCOUNT AGREEMENT State and Federal laws regulates many of the relationships with our deposit customers. The purpose of this form is to summarize the rules applicable to the more common transactions and establish rules for transactions or circumstances which the law does not govern. Variations from this standard agreement must be agreed to in writing either on our signature card for the account or in some other written form.

LIABILITY Each of you agrees, for yourself (and the person or entity you represent) to the terms of this account and the schedule of charges that may be imposed. You authorize us to deduct these charges from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by this agreement. Each of you also agrees to be jointly and severally liable for any account deficit resulting from charges or overdrafts, whether caused by you or another person authorized to withdraw from this account, and the costs we incur to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS Any non-cash items tendered for deposit (including items draw "on us") will be given provisional credit only until collection is final. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. A "substitute check" may be deposited providing it has a qualified institution's warranty (the substitute check is the legal equivalence of the original check and no one will have to pay more than once on the check). You agree to indemnify that no loss will be incurred by the Bank as a result of the Bank paying the Substitute Check instead of the original.

WITHDRAWALS Unless otherwise clearly indicated on the account records, any one of you who signs this form, including authorized signers, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each joint owner guarantees the genuineness of the signature of the other and agrees that the Bank may credit to this account any instrument payable to the order of either, whether endorsed by either, both or neither, or cash any instrument payable to the order of either, or both when endorsed by either, that such credit or encashment, when final, shall constitute full payment of the amount of such instrument to the person(s) to whom it is so payable, that this amount and any sum now or hereafter appearing to the credit thereof may be in whole or in part pledged, or changed on the books of the Bank into accounts in the name of either, or of any other person or persons. The foregoing provisions respecting this account may be changed only on written notice signed by both of us and delivered to and accepted by the Bank. We may charge against your account a check, even though payment was made before the date of the check, unless you have given us written notice of the postdating. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation.

PROVISIONAL PAYMENT: Credit given by us to you with respect to an automated clearing house (ACH) credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

NOTICE OF RECEIPT OF ENTRY: Under the operating rules of the National Automated Clearing House Association (NACHA), which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you.

CHOICE OF LAW: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Vermont as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Checking accounts consist of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts (see below). This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION **Individual Account** is owned by one person. **Joint Account with Survivorship (And Not As Tenants In Common)** is owned by two or more persons. Each of you intends that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. **Joint Account – No Survivorship (As Tenants in Common)** is owned by two or more people, but none of you intends (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal. **Revocable Trust**

or Pay-On-Death Account If two or more of you create such an account, you own the account jointly with survivorship. **Pay-On-Death Beneficiaries** acquire the right to withdraw 90 days after the last surviving account holder dies if: 1) the beneficiary(ies) is then living and 2) within the 90 day period we are not served with process by the account holder's personal representative or with an order from the probate court prohibiting payment. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. **Revocable Trust Only** At the death of the surviving Trustees, the deposit or any part thereof, with the interest thereon, may be paid to the person for whom the deposit was made, or to their estate. The person(s) creating either of these account types reserves the right to (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, Other Organizational Accounts** We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation or other organization. We will honor such authorization according to its terms until amended or terminated in writing by the governing body of the organization.

STOP PAYMENTS You must make any stop payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop payment cutoff time. To be effective, your stop payment order must precisely identify the number, date and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. Additional limitations on our obligation to stop payment are provided by law (e.g. we paid the item in cash or we certified the item).

AMENDMENTS AND TERMINATION From time to time we may amend any term of this agreement upon giving you reasonable notice in writing or by any other method permitted by law. Notice from us to anyone of you at the last known address of the account is notice to all of you.

STATEMENTS You must examine your statement of account with "reasonable promptness". If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the facts. As between you and us, if you fail to do either of these duties, you have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement, but other items with unauthorized signatures or alterations by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstance, but that such time will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alteration, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement and as between you and us the loss will be entirely yours. This 60 day limitation is whether or not we used ordinary care.

DIRECT DEPOSITS If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

SET-OFF You each agree that we may (without prior notice and when permitted by law) set-off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set-off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set-off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

FACSIMILE SIGNATURES You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on this account and contain the required number of signatures for this purpose.

AUTHORIZED SIGNERS (Individual Accounts Only) An authorized signer is someone you designate to conduct transactions on your behalf, but does not have any ownership or rights at death unless named as a Pay-On-Death or Revocable Trust Beneficiary.

RESTRICTIVE LEGENDS We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of this bank. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00".

PLEDGES Any pledge of this account (to which we have agreed), must first be satisfied before the rights of any joint account survivor or beneficiary become effective.

REMOTELY CREATED CHECKS Like any standard check or draft, a remotely created check is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, it is not issued by the paying bank and does not contain the signature of the account owner. You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least two years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned, you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

FACTS**WHAT DOES RANDOLPH NATIONAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and overdraft history • Account balances and credit history • Payment history and account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Randolph National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Randolph National Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 802-728-9611 or go to .rnvt.com
-------------------	---

Who we are

Who is providing this notice?

Randolph National Bank

What we do

How does Randolph National Bank protect my personal information?

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.

How does Randolph National Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- ***Randolph National Bank has no affiliates***

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***Randolph National Bank does not share with nonaffiliates so they can market to you.***

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ***Randolph National Bank doesn't jointly market.***

Other important information

We do not share medical or health information about you with anyone except to process transactions or to provide services you have requested or initiated, such as insurance products.

As required by the

USA PATRIOT ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNTS

To help the government fight the funding of terrorism and money laundering, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

- When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

We thank you for your understanding and for joining us in securing a safer tomorrow.

Electronic Fund Disclosure Statement

Your Rights and Responsibilities



Indicated below are types of Electronic Fund Transfers (EFT) we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. For purposes of this disclosure, a Health Savings Account is a checking account and our business days are Monday through Friday. Holidays are not included. Please keep this notice for future reference.

TYPES OF TRANSACTIONS

Preauthorized Credits

You may make arrangements for certain direct deposits to be accepted into your checking and savings accounts.

Preauthorized Payments

You may make arrangements to pay certain recurring bills from your checking and savings accounts (subject to savings account transaction limits).

Electronic Check Conversion

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 pay for purchases or pay bills.

ATM & Debit Card Transactions

You may use your card and personal identification number (PIN) to access your account for the following: Deposit funds to checking* or savings*, withdraw cash from checking or savings*, transfer funds between your checking and savings accounts, obtain balance information about checking and savings, pay for purchases at places that have agreed to accept the Card and PIN.

***Because of surcharge fees and IRS reporting requirements associated with ATM transactions, we do not permit HSA deposits or withdrawals via ATMs.**

NOTE Some of these services may not be available at all terminals.

NOTE Debit cards may not be used in connection with any form of Internet Gambling.

Debit Card Point-of-Sale Transactions

In addition to the transactions above you may use your Debit Card to access your checking account to obtain cash from a participating financial institution, pay for purchases at places that have agreed to accept MasterCard® debit cards, pay bills directly (by telephone and internet) from your checking account in the amounts, and on days, you request.

*When you make a purchase or obtain cash from a merchant you will be requesting us to withdraw funds from your checking account in the amount of the purchase or cash withdrawal and directing or ordering us to pay these funds to such merchant. **Note** Your card will provide services only in connection with those accounts specifically authorized by you.*

LIMITS AND EFT FEES

The following fees may be assessed against your account and the following transaction limitations, if any, may be applied to your account:

ATM and point-of-sale transactions

- \$1.00 per cash withdrawal done at terminals not owned by us.
- If you have our Debit Card, you may make no more than \$1,500 point-of-sale transactions from your account per day, not to exceed your available balance.
- If you have our basic ATM card, you may make no more than \$375 cash withdrawals from your account per day, not to exceed your available balance.
- For new accounts, we may limit cash withdrawals and point-of-sale transactions to \$50.00 per day for the first 30 days.

Notice Regarding ATM Fees By Others

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 balance inquiry even if you do not complete a fund transfer.

Miscellaneous Fees

Card replacement fee is \$5.00. There will be no additional service fees for EFT services. (For example overdraft, stop payment, and per items fees for an EFT on a checking account are the same as fees for a regular withdrawal by check on your particular type of account.)

Limitations on Frequency of Transfers

In addition to any limitations described elsewhere, the following limitations apply to your savings: During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order instruction, or online banking. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

DOCUMENTATION

Terminal Transfers

You can get a receipt at the time you make any transfer to or from your account using authorized ATM/POS terminals. However, for terminals not owned by us, it is out of our control whether you will be offered a receipt.

Preauthorized Credits

If you have arranged to have direct deposits to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can call us at (802) 728-9611 to find out whether or not the deposit was made.

Periodic Statements

- You will get a monthly account statement from us for your checking and savings account(s).
- For passbook accounts, the only type of Electronic Funds Transfer permitted is Preauthorized Transfers and intra-bank transfers between two of your accounts at RNB, where one of the accounts receives a monthly statement. We do not send periodic statements on Passbook Accounts. You may bring your passbook to us and we will record any electronic transfers that were made since the last time you brought in your passbook.
- For Quarterly Statement Savings accounts, you may receive an *interim* statement if you have electronic fund transfers other than Preauthorized Transfers or intra-bank transfers between two of your accounts at RNB, where one of the accounts receives a monthly statement.

PREAUTHORIZED PAYMENTS

Right to Stop Payment and Procedure

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write our Customer Support at the telephone number or address listed on this disclosure 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 and get it to us within 14 days after your call. Your stop payment order will continue in effect until payment of the entry has been stopped or you withdraw the stop payment order.

Notice of Varying Amounts

In order to enter an agreement with you to make regular preauthorized payments from your account that may vary in amount, the party being paid must agree to 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 three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

BANK'S LIABILITY FOR FAILURE TO MAKE TRANSFER

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, 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 or late notice of the transfer from a third party) prevent the transfer, despite reasonable precautions that we have taken.
- If your account is subject to legal process or other legal encumbrance restricting the transfer.

- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchants; or
- In order to comply with a government agency or court order or subpoena; or
- If you have given us your written permission.

UNAUTHORIZED TRANSFERS

Consumer Liability

- Tell us at once if you believe your card and/or PIN has been lost or stolen, 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 limited. You could lose all the money in your accounts (plus maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card/PIN, you can lose no more than \$50 if someone used your card and/or PIN 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/or PIN, and we can prove we could have stopped someone from using your card and/or PIN 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 MasterMoney™ [MasterCard® branded] Card, when used for Point-of-Sale Transactions

You will not be liable for any unauthorized transactions using your MasterMoney™ Debit Card when used for MasterCard® point-of-sale transactions, if:

- You can demonstrate that you have exercised reasonable care in safeguarding your card from risk of loss or theft
- You have not reported two or more incidents of unauthorized use to us within the prior twelve-month period, and
- 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 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.

Contact in Event of Unauthorized Transfer

If you believe your card and/or PIN has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, or if you believe a transfer has been made using the information from your check without your permission, call (802) 728-9611 during our regular business hours (8:00 am – 5:00 pm Monday through Friday, holidays not included), or write us at the address listed below. If it is your MasterMoney™ Debit Card and the Bank is closed, call the MasterMoney™ Hotline at 1-800-554-8969. (If calling outside of the United States, dial 973-682-2652 to report your card lost or stolen).

ERROR RESOLUTION NOTICE

In case of error or question about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is incorrect or if you need information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we have sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any)
2. Describe the transaction you are unsure about and explain clearly 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 will 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, or International transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days if 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. An account is considered a new account for 30 days after the first deposit is made. 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 we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

If you have inquiries about your account, please contact us Monday through Friday (business days) 8:00 am – 5:00 pm (holidays not included).

Randolph National Bank
21 North Main Street
PO Box 368
Randolph, VT 05060
802-728-9611

(Rev 12/2010)

Truth-In-Savings & Other Account Terms Disclosure

Checking, Money Market, and Savings Accounts

See separate disclosure for IRA, HSA, and Certificate of Deposit Accounts



CHECKING ACCOUNTS

Regular Personal Checking Account

Minimum Required to Open Account	\$50.00
Activity Fee if Daily Balance Falls Below \$500	\$.25/check in excess of 10
Monthly Minimum Balance Fee if Average Available Balance goes below \$200	\$2.50

Prime Checking Account (for customers age 50 and better)

Minimum Required to Open Account	\$50.00
----------------------------------	---------

- No service charges
- Free basic checks

Randolph Rewards Checking Account

Minimum Required to Open Account	\$50.00
----------------------------------	---------

Maintain at least one of the following relationships with us and enjoy service charge free checking. Plus, your initial order of Rewards checks is free.

- Certificate of Deposit, Individual Retirement Account, or Money Market Acct
- Home Mortgage, Home Equity Line of Credit, Personal Loan, or a Hometown MasterCard® Credit Card
- Savings Account with \$200 daily minimum balance
- Savings Account with \$100 daily minimum balance and an automatic transfer from checking of at least \$25.00 per month
- Rewards accounts are for personal (non-business) use only

NOW Plus Account – Interest Earning Checking (see current rate sheet)

Minimum Required to Open Account	\$500.00
Activity Fee if Average Available Balance Falls Below \$500	\$.18/check \$.10/transit item* in excess of 10
Monthly Minimum Balance Fee if Average Available Balance goes below \$500	\$3.00

A NOW Plus account may be maintained **only** by following persons/entities:

- Individuals
- Sole Proprietorships (profit making business as individuals)
- Government Units – U.S., any state, county, municipality, or subdivision, such as local housing authority, school districts
- Trusts and other fiduciary accounts, provided entire beneficial interest is held by individuals or qualifying organizations
- Nonprofit entities – organizations operated primarily for religious, philanthropic, charitable, educational, or other similar purposes. They may be incorporated 501(c)(3) status.
- Other – Escrow funds, pension funds, security deposits, and other funds, provided entire beneficial interest is held by individuals or entities eligible to maintain a NOW account.
- Entities for profit are prohibited from maintaining a NOW Account

Checking accounts with a zero balance for 45 consecutive days are subject to closure.

Checking accounts consist of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts (see below). This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

INTEREST EARNING ACCOUNTS

- The interest rate and annual percentage yield may change. See rate sheet provided for current rate information.
- At our discretion, we may change the interest rate at any time.
- Interest is compounded monthly; credited to account monthly on statement cycle date. Exceptions: Passbook & Quarterly Statement Savings - interest is

compounded quarterly and credited to account on the last day of each calendar quarter. Club Account – interest is compounded annually and credited to account at Club Payout time.

- We use the daily balance method to calculate the interest. This method applies a daily rate (1/365 of the interest rate) to the amount of principal in the account each day.
- Interest begins to accrue on non-cash deposits no later than the business day on which we receive credit for the funds
- Withdrawals or transfers are generally allowed upon demand. We reserve the right to require at least seven days written notice prior to withdrawal or transfer.

SAVINGS ACCOUNTS

Money Market Account

(see current rate sheet)

Minimum Required to Open Account	\$1,000.00
Monthly Minimum Balance Fee (if Average Available Balance** goes below \$1,000)	\$6.00

Regular Savings Acct–Passbook or Statement (see current rate sheet)

	Monthly Statement	Passbook or Quarterly
Minimum Required to Open Account	\$10.00	\$10.00
Activity Fee Per In-Person Withdrawal (if Average Available Balance goes below \$100)	\$1.00 In Excess of Two per Month	\$1.00 In Excess of Five per Quarter
Monthly Minimum Balance Fee (if Average Available Balance goes below \$100)	\$1.00	\$3.00

If you have reached age 50 or are a minor, under age 18, please notify us and we will waive the above Regular Savings fees in the future. Check printing fees are waived on Money Market Accounts.

Money Market and Regular Savings Accounts

Federal regulations limit the number of withdrawals or transfers from your Regular Savings or Money Market account as follows:

Limited Withdrawals or Transfers

A total of **six** withdrawals or transfers to another account at Randolph National Bank or to a third party by means of a check or pre-authorized or automatic transfer during a monthly cycle are allowed. Pre-authorized or automatic transfers include: ACH debits; automatic overdraft protection; other automatic transfers to other deposit accounts at RNB, such as Christmas Club payments, Telebank and telephone requests to transfer to other deposit accounts at RNB; Internet transfers; automatic recurring wires; and wire request by telephone/FAX. If you exceed these limits, your account may be closed.

Unlimited Withdrawals or Transfers

Withdrawals and transfers at ATMs; transfers to repay loans at RNB, transfers to another deposit account of the depositor at RNB or a wire request when made by mail, messenger, or in person; and telephone or FAX transfer requests when a check is issued payable to the depositor.

Accessible Investment Account

(see current rate sheet)

Minimum Required to Open Account	\$1,000.00
----------------------------------	------------

Check printing fees are waived on Accessible Investment accounts.

ACCESSIBLE INVESTMENT ACCOUNTS

One withdrawal per statement cycle is permitted. If more than one withdrawal is made in a statement cycle, the account type will be changed, which could result in a lower rate of interest being paid.

* Transit item is defined as any check deposited which is not drawn on us.

**The average available balance is calculated by adding the available balance for each day of the period and dividing that figure by the number of days in the period

CHRISTMAS CLUB & ALL PURPOSE CLUB ACCOUNTS

- Minimum Required to Open Christmas Club Account - \$2.00
- Minimum Required to Open All Purpose Club Account - \$10.00

- Christmas Clubs pay out annually during the first week of October.
- All Purpose Clubs pay out on date you selected as your Payout Date.
- Withdrawals are not allowed. For any withdrawal of principal before club payout date, a \$25.00 penalty will be imposed

OTHER ACCOUNT FEES

It is the Bank's policy to decline ATM and one-time debit card transactions if there are insufficient funds in the account to pay them. Based solely on our discretion, we may pay other types of transactions if there are insufficient funds in the account to pay them. The fees for this are detailed below.

NSF Paid Item Overdraft Fee For the first item* presented against insufficient funds if we pay the item that created or increased an overdraft	\$20.00
NSF Returned Item Fee For the first item* presented against insufficient funds we return unpaid, regardless of item type	\$20.00
First Item Fee On a single day items are both paid and returned for insufficient funds, the first item fee, whether paid or returned First item fee disclosed on statement as NSF Returned Item Fee	\$20.00
Each additional Paid Item Overdraft or NSF Returned Item	\$ 7.00
After 3 rd day account has had no activity and continues to be overdrawn, the daily Continued Overdraft Fee	\$ 7.00
Stop payment request in person	\$25.00
Stop payment request online	\$20.00
Certified Check (checking accounts only)	\$20.00
ATM transaction at locations other than RNB	\$ 1.00
Replacement ATM or Debit Card	\$ 5.00
Checks (printed) – Prices may vary, fee depends on style of checks	
Check printing fees do not apply to our Certificates of Deposit or IRAs	

* Created by check, in-person withdrawal, ACH, or other electronic means

Member FDIC

Truth-In-Savings & Other Account Terms Disclosure Certificates of Deposit



Your CD will mature on _____ (date) or in _____ months.

A CERTIFICATE OF DEPOSIT is non-negotiable and cannot be transferred or assigned without the written consent of Randolph National Bank. You agree to keep your funds in this account until the maturity date. You must present the certificate when you request a withdrawal or a transfer. Unless otherwise clearly indicated on the account records, any one of you who signs for the account may withdraw funds from this account.

RATE INFORMATION

STANDARD FIXED RATE CD

The interest rate will remain fixed until the maturity date, at which time the rate is subject to change.

18 MONTH BUMP-UP CD

The interest rate and annual percentage yield may change by you exercising your one time right, at any time during the term of your CD, to bump up (increase) the rate to a higher current Bump-Up CD rate. The new bumped rate will be effective the day you notify us and will remain in effect until the CD's maturity date. To obtain current Bump-Up CD rate information call 802-728-9611.

24 MONTH VARIABLE CD

The interest rate and annual percentage yield may change.

Determination of Rate: On the first Tuesday of each quarter (January, April, July and October) the Bank will post the 24 Month Variable CD interest rate. CDs opened during the next three months, until the first Tuesday of the next quarter, will open at the posted rate. The interest rate will be the average of the weekly 90-Day Treasury Bill Rate (secondary market) for the previous quarter, as disclosed on the Federal Reserve Statistical H.15 (519) Selected Interest Rates. **Frequency of Rate Changes:** The interest rate on each CD will change quarterly from the date the CD was opened. The new rate will be the posted interest rate in effect at the time.

COMPOUNDING AND CREDIT

Interest is compounded daily and will be paid either monthly, quarterly, semi-annually, or annually. You may elect to have interest added to principal, paid by check or credited to another RNB account.

24 MONTH VARIABLE CD Interest will

be paid quarterly. **BALANCE**

COMPUTATION METHOD

We use the average daily balance method to calculate the interest. This method applies a daily rate (1/365 of the interest rate) to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL ON NON-CASH DEPOSITS

Interest begins to accrue on the business day we receive your deposit(s).

DEPOSIT LIMITATIONS

STANDARD CD PRODUCTS

You may not make deposits into your account until the maturity date.

12 MONTH SMALL SAVER

You may make deposits, \$25 minimum, at any time during the term of your CD.

24 MONTH VARIABLE CD

You may make deposits, \$250 minimum, at any time during the term of your CD.

CD PENALTY

A penalty may be assessed for early withdrawal of a CD prior to the maturity date. Assessment of a penalty can result in a reduction of the CD principal if insufficient interest has accrued to pay the penalty out of interest. Early withdrawal is defined as 1) closing the account; 2) distribution of all or a portion of the principal portion of the CD; 3) change in the ownership of the

CD. Change in ownership shall mean substitution or adding a name as owner of the CD, regardless of whether any existing owners are deleted. Deletion of an existing owner shall not be deemed as termination. A CD may be closed out, withdrawn or the name of the owner changed without penalty upon the death of one of the owners of the CD or upon the legal disability (guardianship) of any of the owners of the CD.

WITHDRAWAL LIMITATIONS AND EARLY WITHDRAWAL PENALTY

STANDARD CD PRODUCTS

After the account is opened, withdrawals of principal from the account are not allowed until the maturity date.

If any of the principal is withdrawn before the maturity date, the following penalty will be imposed:

Term	Penalty
12 Months or Less	3 months loss of interest
Greater than 12 Months	6 months loss of interest

6 MONTH NO-PENALTY CD

An early withdrawal penalty is not imposed providing the funds are not withdrawn within the first six (6) days. Should any of the principal be withdrawn within the first six days, an early withdrawal penalty of seven (7) days interest will be imposed.

Partial withdrawals, minimum of \$500, are permitted providing the principal balance doesn't go below \$2,500.00. If a withdrawal would take the balance below \$2,500, the entire balance, plus any accrued interest, would need to be taken.

18 – 24 MONTH CASH 'N CARRY CD

Withdrawals totaling up to 25% of the original deposit are allowed without penalty, providing the funds are not withdrawn within six days after deposit. Once you have withdrawn up to 25% of your original deposit, you may not make additional withdrawals from this account until the maturity date. If more than 25% of your original deposit is withdrawn before the maturity date, the entire balance would need to be taken and a penalty of 6 months of interest will be imposed (on 75% of the original deposit). Should you withdraw any of the principal within the first six (6) days after deposit, an early withdrawal

penalty of seven (7) days interest will be imposed.

AUTOMATICALLY RENEWABLE ACCOUNT

Each renewal term will be the same as the original term, beginning on the maturity date (unless we notify you, in writing, before a maturity date, of a different term for renewal). You must notify us in writing before, or within a ten-day grace period after, the maturity date if you do not want this account to automatically renew. Interest earned during one term that is not withdrawn during the ten-day grace period after that term is added to the principal for the renewed term.

12 MONTH SMALL SAVER

If after the CD's maturity date, or a future maturity date, we should no longer

offer a Small Saver CD, we will notify you and will automatically renew your CD into our 12 Month Fixed Rate CD.

18 MONTH BUMP-UP CD

Once your 18 Month Bump-Up CD has matured, we will automatically renew it at the current rate. You may once again increase (bump-up) the rate as described above. If after the CD's maturity date we should no longer offer an 18 Month Bump Up CD, we will notify you and will automatically renew your CD into our 18 Month Fixed Rate CD.

18 – 24 MONTH CASH 'N CARRY CD

This account will automatically renew at maturity into our current rate and standard CD of the same term as this original CD.

Please see current rates posted on our website.

Member FDIC & Equal Housing Lender

(Rev 06/2010)

Truth-In-Savings & Other Account Terms Disclosure Individual Retirement Accounts (IRA)



Your IRA CD will mature on _____ (date) or in _____ months.

RATE INFORMATION

FIXED RATE IRA CD

The interest rate will remain fixed until the maturity date, at which time the rate is subject to change.

VARIABLE RATE IRA CD and IRA MONEY MARKET

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate at any time.

COMPOUNDING AND CREDITING

FIXED RATE IRA CD and VARIABLE RATE IRA CD

Interest is compounded daily and credited at year-end and at maturity.

IRA MONEY MARKET

Interest is compounded monthly and credited to your account at the end of each month.

BALANCE COMPUTATION METHOD

FIXED RATE IRA CD

We use the average daily balance method to calculate the interest. This method applies a daily rate (1/365 of the interest rate) to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

VARIABLE RATE IRA CD & IRA MONEY MARKET

We use the daily balance method to calculate the interest on your account. This method applies a daily rate (1/365 of the interest rate) to the amount of principal in the account each day.

ACCRUAL ON NON-CASH DEPOSITS

Interest begins to accrue on the business day we receive your deposit(s).

DEPOSIT LIMITATIONS

FIXED RATE IRA CD

After this account is opened, you may not make deposits into your account until the maturity date.

VARIABLE RATE IRA CD and IRA MONEY MARKET

You may make deposits, \$10 minimum and as permitted by IRA Rules, into this account at any time.

WITHDRAWAL LIMITATIONS AND EARLY WITHDRAWAL PENALTY

FIXED RATE IRA CD and VARIABLE RATE IRA CD

After the account is opened, withdrawals from the account are not allowed until the maturity date.

If any of the principal is withdrawn before the maturity date, the following penalty will be imposed:

<u>Term</u>	<u>Penalty</u>
12 Months or Less	3 months loss of interest
Greater than 12 Months	6 months loss of interest

The above penalty will be waived if the depositor is at least 59 ½ years of age; disabled; or the withdrawal is a death or divorce settlement; or, in the case of a Coverdell Education Savings Account, is a qualified educational distribution, or the request for withdrawal is made within seven (7) days of establishing the account, in which case interest earned on the account will be forfeited.

Other reasons why the above penalty will be waived:

- Substantially equal periodic payments
- Converting to a Roth IRA (prior to age 59 ½)
- Direct rollover to a Qualified Plan/TSA
- Re-characterization of a Roth or Traditional contribution
- Medical expenses in excess of 7.5% of AGI
- Health care insurance if receiving unemployment compensation for 12 weeks
- Qualifying first-time home purchase
- Qualifying higher education expenses
- Qualified Reservist
- IRS Levy

IRA MONEY MARKET

Withdrawals or transfers are generally allowed upon demand. We reserve the right to require at least seven days written notice prior to withdrawal or transfer.

RENEWAL

IRA CD

Your CD will automatically renew at maturity. You will have ten (10) calendar days from the maturity date to withdraw the funds without being charged a penalty. See Penalty Chart above.

Please see current rates posted on our website.

Member of FDIC & Equal Housing Lender

Truth-In-Savings Disclosure & Other Information About Your Health Savings Account Checking Account



LIMITED TRANSACTIONS (CHECKS, DEBIT CARDS, DEPOSITS)

- At point-of-sale (POS) merchants, your Debit Card may be used only at qualified merchants accepting debit cards issued in connection with your HSA. You may buy no more than \$1,500 worth of medical goods or services each day using your signature or a PIN. You may contact the Bank to have the POS limit raised temporarily (above \$1,500) for large anticipated medical purchases by faxing or mailing your signed request to the Bank. POS terminals or terminal operators may have other limits on the amount and frequency of purchases.
- Because of surcharge fees and IRS reporting requirements associated with ATM transactions, we do not permit HSA deposits or withdrawals via ATMs.
- Because contributions need to be specifically identified as either current year or previous year, deposits at the ATM will not be permitted.
- Overdrafts are not permitted, nor is overdraft protection allowed.
- Online Banking access will be limited to inquiry only.
- Checks and the HSA Debit Card must be used for "normal distributions" only. For other types of distribution (death, disability, prohibited transactions, and/or excess contribution removal) it is mandatory that you submit a Withdrawal of Funds Form, which is available at our branch offices.

- You will receive a monthly bank statement showing activity in the account. Your statement will be a truncated statement, meaning cancelled checks will be imaged and stored by Randolph National Bank and will not be included with your statement. If you need a copy of a check, contact our Customer Support Department at (802) 728-9611, or view images online through our Online Banking Service.
- Account balances and activity are available free via our Telebank and Online Banking services, 24 hours a day, and seven days a week.
- Checks are optional. Our HSA checks are duplicate, available in packets of 25 checks with 10 deposit slips or 50 checks with 20 deposit slips. Check prices may vary. Please contact a customer service representative for current prices.

FEES AND ADDITIONAL TERMS FOR THIS ACCOUNT

- Some fees may apply to your HSA. See Other Account Fees listed below.
- When a contribution is made to your account, the depositor must specify if the deposit is an employee or employer deposit and if the deposit is a current year or previous year contribution. Previous year contributions are allowed from January 1st to the tax filing deadline, normally April 15th. If the deposit is not a regular contribution (i.e. rollover or transfer), you must come into the Bank for assistance.

INTEREST INFORMATION

- The interest rate and annual percentage yield on your Health Savings Account is subject to change, at our discretion, at any time.
- The interest is compounded monthly and credited to your account each month on the statement cycle date.
- Interest begins to accrue on the business day we receive your deposit(s).
- We use the daily balance method to calculate the interest on your account. This method applies a daily rate (1/365 of the interest rate) to the amount of principal in the account each day.
- Withdrawals by check, draft, negotiable order of withdrawal, or similar item or by POS or other similar allowable electronic means, are generally allowed upon demand. We reserve the right to require at least seven days written notice prior to withdrawal or transfer.
- Additional consumer account disclosures are available.

OTHER ACCOUNT FEES

It is the Bank's policy to decline ATM and one-time debit card transactions if there are insufficient funds in the account to pay them. Based solely on our discretion, we may pay other types of transactions if there are insufficient funds in the account to pay them. The fees for this are detailed below.

NSF Paid Item Overdraft Fee For the first item presented against insufficient funds if we pay the item that created or increased an overdraft	\$20.00
NSF Returned Item Fee For the first item presented against insufficient funds we return unpaid, regardless of item type	\$20.00
First Item Fee On a single day items are both paid and returned for insufficient funds, the first item fee, whether paid or returned First item fee disclosed on statement as NSF Returned Item Fee	\$20.00
Each additional Paid Item Overdraft or NSF Returned Item	\$ 7.00
After 3 rd day account has had no activity and continues to be overdrawn, the daily Continued Overdraft Fee	\$ 7.00
Dormant Fee, if no activity during 12 month period and average daily balance is less than \$50.00	\$ 1.00
Stop payment request in person	\$25.00
Stop payment request online	\$20.00
Certified Check (checking accounts only)	\$20.00
Replacement Debit Card	\$ 5.00

Member FDIC



YOUR ABILITY TO WITHDRAW FUNDS

at Randolph National Bank, with offices in Randolph, Bethel/Royalton, Quechee, Rochester, South Royalton, and Williamstown, Vermont (802) 728-9611

CHECKING AND NOW ACCOUNTS

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Funds received by wire transfer to your account will be available not later than the business day following the day the wire transfer is received. Once deposited funds are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. (Some locations have later cutoff times, affecting the day we consider your deposit to have been made. If you will need the funds from a deposit right away, you should ask us when the funds will be available.)

HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communication or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.