Brannen Bank
FINANCIAL SOLUTIONS SINCE 1926

Deposit Account Information

www.brannenbanks.com

Federal and State banking regulations govern much of our relationship with you. In particular, regulations concerning negotiable instruments, deposit accounts and how we treat activity in these accounts. Please retain this information for your records.

TRUTH IN SAVINGS ACT

The FDIC Improvement Act of 1991 contains within it the Truth in Savings Act. The purpose of this act is to enable consumers to make informed decisions about deposit accounts in depository institutions.

ACCOUNT DESCRIPTIONS

BRANNEN BANKER PLUS	
Minimum Opening Deposit	$50.00
Maintenance Fee	$10.00
How to avoid the monthly maintenance fee	$2,500.00 Combined Average Daily Balance** of all your personal deposit accounts
Checks	Brannen Banker Plus non-duplicate checks provided at no charge or 50% off any other wallet style check
Interest Rate	See enclosed rate sheet
Annual Percentage Yield	See enclosed rate sheet
Interest Computation Method	Daily Balance*** • The Interest and Annual Percentage Yield may change at our discretion at any time.
Interest Credited and Compounded	Monthly • If you close your account before interest is credited, you will not receive the accrued interest. • On non-cash items (for example, checks), interest will begin to accrue on the business day of deposit.
Statement Period	Monthly
Minimum Daily Balance* to obtain Annual Percentage Yield	$.01
Sweep Transactions	Sweep transactions are available if linked to any one of the following types of accounts: Checking, Money Market or Savings account.
Early Close Out Fee	$20.00 fee if account is closed in less than six months.
Other Fees	See Brannen Bank Fee Schedule as applicable to all accounts.

*The Daily Balance is the amount of principal in the account each day of the statement period.
**The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.
***The Daily Balance method of interest computation means we apply a daily periodic rate to the full amount of principal in the account each day.

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MONEY MARKET	
Minimum Opening Deposit	$50.00
Maintenance Fee	$10.00
How to avoid the monthly maintenance fee	No Maintenance Fee will be assessed if you have one of the following: • $1,500.00 minimum daily balance* **OR** • $2,500.00 average daily balance**
Checks	Cost of check printing varies depending on the style of checks ordered.
Interest Rate	See enclosed rate sheet
Annual Percentage Yield	See enclosed rate sheet
Interest Computation Method	Daily Balance*** • The Interest and Annual Percentage Yield may change at our discretion at any time.
Interest Credited and Compounded	Monthly • If you close your account before interest is credited, you will not receive the accrued interest. • On non-cash items (for example, checks), interest will begin to accrue on the business day of deposit.
Statement Period	Monthly
Minimum Daily Balance* to obtain Annual Percentage Yield	$.01
Third Party Excess Debit Fee	$7.50 per transaction in excess of six (6) per statement period. A third party transaction includes sweep transfers, telephone transfers, and internet banking transfers, automated telephone transfers or any other transaction not made in person are limited to six (6) transactions per statement period. This is a LIMITED TRANSACTION ACCOUNT.
Sweep Transactions	Sweep transactions are available if linked to any one of the following types of accounts: Checking, Money Market or Savings account.
Early Close Out Fee	$20.00 fee if account is closed in less than six months.
Other Fees	See Brannen Bank Fee Schedule as applicable to all accounts.

*The Daily Balance is the amount of principal in the account each day of the statement period.
**The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.
***The Daily Balance method of interest computation means we apply a daily periodic rate to the full amount of principal in the account each day.

SIMPLY FREE PERSONAL	
Minimum Opening Deposit	$50.00
Maintenance Fee	$0.00
How to avoid the monthly maintenance fee	NA
Checks	Cost of check printing varies depending on the style of checks ordered.
Statement Period	Monthly
Sweep Transactions	Sweep transactions are available if linked to any one of the following types of accounts: Checking, Money Market or Savings account.
Early Close Out Fee	$20.00 fee if account is closed in less than six months.
Other Fees	See Brannen Bank Fee Schedule as applicable to all accounts.

*The Daily Balance is the amount of principal in the account each day of the statement period.
**The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.
***The Daily Balance method of interest computation means we apply a daily periodic rate to the full amount of principal in the account each day.

PERSONAL SAVINGS	
Minimum Opening Deposit	$50.00
Maintenance Fee	$3.00
How to avoid monthly maintenance fee	No Maintenance Fee will be assessed if your Daily Balance* does not fall below $200 at any time during the statement period.
Interest Rate	See enclosed rate sheet
Annual Percentage Yield	See enclosed rate sheet
Interest Computation Method	Daily Balance*** • The Interest and Annual Percentage Yield may change at our discretion at any time.
Interest Credited and Compounded	Interest is credited Monthly and Compounded Daily • If you close your account before interest is credited, you will not receive the accrued interest. • On non-cash items (for example, checks), interest will begin to accrue on the business day of deposit.
Statement Period	Monthly
Minimum Daily Balance* to obtain Annual Percentage Yield	$.01
Third Party Excess Debit Fee	$7.50 per transaction in excess of six (6) per statement period. A third party transaction includes sweep transfers, telephone transfers, and internet banking transfers, automated telephone transfers or any other transaction not made in person are limited to six (6) transactions per statement period. This is a LIMITED TRANSACTION ACCOUNT.
Sweep Transactions	Sweep transactions are available if linked to any one of the following types of accounts: Checking, Money Market or Savings account
Early Close Out Fee	$20.00 fee if account is closed in less than six months.
Other Fees	See Brannen Bank Fee Schedule as applicable to all accounts.

*The Daily Balance is the amount of principal in the account each day of the statement period.
**The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.
***The Daily Balance method of interest computation means we apply a daily periodic rate to the full amount of principal in the account each day.

STUDENT SAVINGS

- Available to Full Time Students up to age 25
- Student must be the Primary Account Holder
- Proof of Full Time Student enrollment required at account opening for students between 18 and 24.
- Account will be converted to a Personal Savings the month following the primary account holders 25th birthday.

Minimum Opening Deposit	$25.00
Maintenance Fee	$0.00
How to avoid monthly maintenance fee	NA
Interest Rate	See enclosed rate sheet
Annual Percentage Yield	See enclosed rate sheet
Interest Computation Method	Daily Balance*** • The Interest and Annual Percentage Yield may change at our discretion at any time.
Interest Credited and Compounded	Interest is credited Monthly and Compounded Daily • If you close your account before interest is credited, you will not receive the accrued interest. • On non-cash items (for example, checks), interest will begin to accrue on the business day of deposit.
Statement Period	Monthly
Minimum Daily Balance* to obtain Annual Percentage Yield	$.01
Third Party Excess Debit Fee	$7.50 per transaction in excess of six (6) per statement period. A third party transaction including sweep transfers, telephone transfers, and internet banking transfers, automated telephone transfers or any other transaction not made in person are limited to six (6) transactions per statement period. This is a LIMITED TRANSACTION ACCOUNT.
Sweep Transactions	Sweep transactions are available if linked to any one of the following types of accounts: Checking, Money Market or Savings account.
Early Close Out Fee	$20.00 fee if account is closed in less than six months.
Other Fees	See Brannen Bank Fee Schedule as applicable to all accounts.

*The Daily Balance is the amount of principal in the account each day of the statement period.
**The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.
***The Daily Balance method of interest computation means we apply a daily periodic rate to the full amount of principal in the account each day.

CHRISTMAS CLUB ACCOUNT

Minimum Opening Deposit	$5.00
Maintenance Fee	NA
How to avoid monthly maintenance fee	NA
Requirements	Brannen Bank demand deposit account required for funds disbursement.

IRA – SAVINGS ACCOUNT	
Minimum Opening Deposit	$50.00
Maintenance Fee	$0.00
Interest Rate	See enclosed rate sheet
Annual Percentage Yield	See enclosed rate sheet
Interest Computation Method	Daily Balance*** • The Interest and Annual Percentage Yield may change at our discretion at any time.
Interest Credited and Compounded	Monthly • If you close your account before interest is credited, you will not receive the accrued interest. • On non-cash items (for example, checks), interest will begin to accrue on the business day of deposit.
Statement Period	Quarterly
	• Account may not be linked with any other account. • No EFT transactions are permitted • See Brannen Bank Fee Schedule as applicable to all accounts.

*The Daily Balance is the amount of principal in the account each day of the statement period.
**The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.
***The Daily Balance method of interest computation means we apply a daily periodic rate to the full amount of principal in the account each day.

POSTING METHOD
FOR CHECKS AND OTHER DEBITS

Any items presented on the same day will generally post to your account in the following sequence;

1. Deposits/credits,
2. ATM/Debit card debit transactions,
3. ACH debit transactions,
4. Checks – posted in serial number order as received on day of presentment.

FUNDS AVAILABILITY
POLICY DISCLOSURE

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. At this time you can withdraw the funds in cash and we will use the funds to pay checks you have written. 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 the close of business in person to a teller we will consider that day to be the day of your deposit. If you make a deposit before 3:00 p.m. at a Brannen Bank ATM that accepts deposits on a business day that we are open; we will consider that day to be the day of your deposit. However, deposits made after 8:00 a.m. at a Brannen Bank night depository or 3:00 p.m. at a Brannen Bank ATM on a business day we are open; we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. However, in most cases the first $275 of your deposits will be available on the first business day. 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. If we are not going to make all 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:

1. We have reasonable cause indicating a check you deposit may not be paid.
2. You deposit checks totaling more than $6,725.00 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of communications 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.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725.00 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the NINTH business day after the day of your deposit.

HOLDS ON OTHER FUNDS (CHECK CASHING)

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 your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT)

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.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your accounts. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that we charged as a result of the withdrawal (for example, Insufficient Funds fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to $2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact Brannen Bank (352) 726-1221 or 1-877-726-1221. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include: -

- A description of why you have suffered loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check (and/or) the following information to help us identify the substitute check: (identifying information, for example the check number, the name of the person to whom you wrote the check, the amount of the check).

Power of Attorney Disclosure

If we accept a Power-of-Attorney, we may continue to recognize the authority of your Attorney-in-Fact until we receive written notice of revocation or termination and have had a reasonable time to act upon it. We also reserve the right to restrict the types or sizes of transactions we will permit an Attorney-in-Fact to conduct on a case-by-case basis and may require the Attorney-in-Fact to present the original Power-of-Attorney before conducting a transaction.

BRANNEN BANK FEE SCHEDULE

As Applicable to All Accounts	
Chargeback Return Item Fee	$7.00
Copies of Checks or Documents	$2.00 per item/page
Dormant Account Fee	$20.00 per month if inactive for more than 1 year
Duplicate/Interim Statement	$5.00
Early Close Out Fee	$20.00 if account is closed in less than six (6) months
Overdraft Item Fee	$37.50 per item This fee is assessed when we pay checks, drafts, ACH and recurring POS transactions posting in excess of your current available account balance.
Return Item Fee	$37.50 per item * This fee is assessed when we do not pay a check or other transactions posting in excess of your current available account balance.
Online Banking/Bill Pay	$0.00
Research/Reconciliation	$25.00 per hour 1 hour minimum
Statement Check Image Fee	$5.00
Stop Payment Request	$31.00 each OR $25.00 each request via Online Banking
Sweep Transaction Fee	$10.00 per transaction Account must be linked to a Checking, Money Market, or Savings account
Third Party Excess Debit Fee	$7.50 per excess debit in excess of six (6) per statement period from your Money Market or Savings account. See account information for further details.

*A Return Item Fee may be assessed on the same item multiple times if the merchant attempts to present the same transaction again in an effort to obtain the declined funds. This type of repeated payment transaction will result in multiple Return Item Fees charged to your account on the same item if the transaction is presented more than once. If the re-presented item is paid though funds are not available, an Overdraft Item Fee will be accessed.

Additional Services and Fees	
ATM Balance Inquiry* **	$.75
ATM Withdrawal Fee* **	$2.00
Collection item Fee	$25.00 plus external bank fees
Early Withdrawal Fee	See Rate Sheet
Fax Fee	$5.00 first page $1.00 each additional page
Foreign Item Collection Fee	$50.00 each
Foreign Item Returned Fee	$40.00 each
Garnishment & Levy Fee	$100.00
Hold Statement Fee	$10.00 per month
IRA Transfer to 3rd Party Fee	$25.00 per transfer
Loan Amortization Schedule Fee	$5.00
Money Orders**	$2.50 each Customers only
Notary Fee	$5.00 each (Customers) $10.00 first page, $5.00 each additional page (Non-Customer)
Official Check**	$6.00 each Customers only
Rolled Coin; in or out	$.15 per roll
Telephone Transfer Fee	$7.00
Temporary Checks Fee	$2.50 per 10 checks
Verification of Deposit Fee	$10.00
Wire Transfers Customers Only	$10.00 for Incoming – Domestic Wires $25.00 for Outgoing – Domestic Wires $25.00 for Incoming – Foreign Wires $50.00 for Outgoing – Foreign Wires

**Brannen Banker Plus customers will receive up to 4 Money Orders or Official Checks at no charge per month.
***Fee charged by Brannen Bank when using a Non-Brannen Bank ATM. Other ATM operators or networks may charge additional fees.

SAFE DEPOSIT BOXES	
3 x 5	$25.00
5 x 5	$30.00
3 x 10	$35.00
5 x 10	$50.00
10 x 10	$85.00
Lockers	$175.00

A $5.00 per year reduction in Safe Deposit Box rental is made when the rent is automatically charged to a deposit account.
Late charge after 30 days is $5.00. Box contents are not insured by any government agency.

Member FDIC

EQUAL HOUSING LENDER

FACTS

WHAT DOES BRANNEN 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Brannen Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brannen 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	Yes	No
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 Brannen Bank at 1-352-726-1221 or toll free at 1-877-726-1221, or visit www.brannenbanks.com

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What we do	
How does Brannen 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 Brannen 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 ■ make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or 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. ■ *Our affiliates include nonfinancial companies, such as Brannen Banks of Florida, Inc. and Brannen Properties, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Brannen 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. ■ *Brannen Bank does not jointly market*

Electronic Funds Transfers
Your Rights and Responsibilities

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

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) Prearranged Transfers.

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

(b) Telephone Transfers.

You may access your account(s) via Brannen Banker INFOLINE; use a touch tone phone, your account number(s), plus the last 4 digits of your Social Security Number to:
Transfer funds from checking to savings;
Transfer funds from savings to checking;
Get checking/savings account(s) information.

(c) ATM Transfers.

You may access your account(s) via ATM using your BrannenBanker24 ATM Card or BrannenBanker24 Debit Card and personal identification number (PIN) to:
Make deposits to checking/savings accounts;
Get cash withdrawals from checking/savings accounts (you may not withdraw more than $510.00 per 24hr period for BrannenBanker24 cardholders;
Transfer funds from savings to checking;
Transfer funds from checking to savings;
Get checking/savings account(s) information.

(d) Point-Of-Sale Transactions.

Using your card:
You may access your checking account(s), savings/money market account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

You may not exceed more than $2,500.00 in transactions per 24hr period for BrannenBanker24 cardholders.

(e) Computer Transfers.

You may access your account(s) via computer at www.brannenbanks.com. Using your account number(s), log-in ID, and password, you may:
Transfer funds from checking to savings;
Transfer funds from savings to checking;
Transfer funds from line(s) of credit to checking, savings, or money market account(s); Make payments from checking to loan accounts with us,
Make payments from savings/money market account(s) to loan accounts with us;
Get checking/savings account(s) information;
Get time deposit/money market account(s) information;
Get loan account(s) information.

(f) 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 to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways; for example, your authorization to convert a check to an electronic funds transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you complete the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers 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. Examples of these transfers include, but are not limited to:

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. You may make payments by electronic check from your account.
Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may make electronic payment of charges for checks returned for insufficient funds from your account.

GENERAL LIMITATIONS
In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:
Accounts opting for **third party transactions** including sweep transfers, telephone transfers, internet banking transfers, automated telephone transfers, or any other transaction not made in person are limited to 6 (six) transactions per statement period. Third Party Excess Debit Fee is $7.50 per transaction in excess of 6 (six) per statement period.

FEES
See the deposit account information brochure for fees associated with ATM/Debit cards and fees for excess transactions.

Except as indicated above, we do not charge for Electronic Funds 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 funds transfer).

DOCUMENTATION
(a) 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.
(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 telephone number listed below to find out whether or not the deposit has been made.
(c) In addition, you will receive a monthly/quarterly account statement from us, depending upon the frequency of your electronic funds transfers.

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 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 $31.00 for each stop payment.

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

(**c) Liability for failure to stop payment of preauthorized transfer**. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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 your losses or damages. However, there are some exceptions. We will not be liable:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- 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
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 or a third party, such as a credit bureau or merchant; or
(3) in order to comply with government agency or court orders; or

(4) if you give us written permission.
(5) As explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability.

Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. 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. Also, 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 including those made by card, code, or other means, 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 period**.**

MasterCard Debit

Additional Limits on Liability for BrannenBanker24 (Debit Card). You will not be liable (***zero liability***) for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. **If you do not qualify for zero liability, normal Regulation E – Electronic Funds Transfer limitations will apply as listed under Consumer Liability within this document.**

(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 listed at the end of this disclosure.

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 no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Provide us your name and account number.
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. Provide us the dollar amount of the suspected error.

If you inform us verbally, 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.

An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. 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.

INSTITUTION ADDRESS:
Brannen Bank
320 S. Hwy 41
Inverness, F L 34450
(352)726-1221/(877) 726-1221
Business Days: Monday – Friday
Federal Holidays and weekends not included

LOST OR STOLEN ATM/DEBIT CARD
To report a lost or stolen ATM or Debit Card please call 877-726-1221 during business hours or 1-866-546-8273 after hours.

OFFICE LOCATIONS AND PHONE NUMBERS

Main Office	(352) 726-1221 / (877) 726-1221 320 Highway 41 South, Inverness FL 34451 Mailing Address: PO Box 1929, Inverness FL 34450
Downtown Inverness Office	(352) 726-8435 200 W Main Street, Inverness FL 34450
West Inverness Office	(352) 726-7991 2400 Highway 44 West, Inverness FL 34453
Beverly Hills Office	(352) 746-5335 *3930 N Lecanto Hwy, Beverly Hills FL 34465
Floral City Office	(352) 726-5998 *7478 Florida Ave, Floral City FL 34436
Hernando Office	(352) 637-2000 *2519 N Florida Ave, Hernando FL 34442
Crystal River Office	(352) 795-3451 865 NE Highway 19, Crystal River FL 34429
East Crystal River Office **Drive Thru Only**	(352) 795-0804 6901 W Gulf to Lake Hwy, Crystal River FL 34429
Dunnellon Office	(352) 489-2466 11472 N Williams St, Dunnellon FL 34432
Homosassa Office	(352) 628-3812 4325 S Suncoast Blvd, Homosassa FL 34446
Brooksville Office	(352)799-2265 1187 S Broad St, Brooksville FL 34601
West Highway 50 Office	(352) 597-2280 14300 Cortez Blvd, Brooksville FL 34613

*Physical location – not for mail delivery

HOURS OF OPERATION

LOBBY	Monday – Thursday	9:00 a.m. – 4:00 p.m.
	Friday	9:00 a.m. – 5:00 p.m.
DRIVE THRU	Monday – Thursday	8:00 a.m. – 5:00 p.m.
	Friday	8:00 a.m. – 6:00 p.m.

www.brannenbanks.com

HELPFUL HINTS

- NEVER carry your Personal Identification Number (PIN) notice in your purse, wallet or anywhere else you keep your transaction card. Keep the PIN notice safely at home!
- NEVER keep your PIN number in your purse or wallet identified as a PIN number; if you must record it, use a private code.
- NEVER tell or show your PIN number to anyone, or unless absolutely necessary, give it and your card to anyone else to conduct a transaction for you.
- ALWAYS record your transactions in your checkbook or savings record immediately – just like a check. DO NOT 'put it off until later!'
- ALWAYS allow at least one extra day for deposits made at an ATM to become available for withdrawal.
- ALWAYS check your account balance; if you cannot account for a large discrepancy, investigate as soon as possible!