**ELECTRONIC FUNDS TRANSFER ACT**
The Electronic Funds Transfer Act provides that we disclose pertinent information to you about electronic funds transfers to or from your account.

By electronic funds transfer we mean any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument that is initiated through an electronic terminal, telephone or computer or magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit an account.

**1. CUSTOMER LIABILITY FOR UNAUTHORIZED TRANSFER AND THE ADVISABILITY OF PROPER REPORTING OF SUCH UNAUTHORIZED TRANSFERS**
Tell us AT ONCE if you believe your Debit Card or PIN has been lost or stolen. Telephoning in is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than $50 if someone used your card/PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card/PIN, and we can prove you could have stopped someone from using your card/PIN without your permission if you had told us, you could lose as much as $500.

You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions if: 1) You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft; 2) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and 3) your account is in good standing. If any of these conditions are not met, your liability is the lesser of $50 or the amount of money, property, labor or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person other than you, who does not have actual, implied or apparent authority for such use, and from which you received no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your PIN which are not processed by MasterCard. MasterCard is a registered trademark of MasterCard International. When you use your card or permit someone else to use it, you authorize us to charge your deposit account for the amount involved. Disclosure of your PIN is considered to be authorization.

**2. TELEPHONE AND ADDRESS DISCLOSURE**
To report a lost or stolen Debit Card or PIN number or to report an unauthorized electronic funds transfer, call or write:
GNB
P.O. Box 246
Grundy Center, IA 50638
(319) 824-5431 or (800) 545-0172

**3. BUSINESS DAY DISCLOSURE**
Our business days are Monday through Friday, Holidays are not included. The cutoff time for SHAZAM transactions to be posted to your account on the current business day is approximately 6:00 p.m. Central time Any transactions after this time will be posted to your account on the following business day.

**4. DISCLOSURES OF TYPES OF AVAILABLE ELECTRONIC FUNDS TRANSFERS**
The following is a list of the types of electronic funds transfer that you may have access to at GNB.
A. Deposits to checking or savings accounts.
B. Withdrawals from checking or savings accounts.
C. Transfer of funds between checking and savings accounts.
D. Preauthorized payments to third parties, from checking account only.
E. Cash advances on credit cards.
F. Transfer of funds from Safety Check.

**5. SERVICE CHARGE SCHEDULE INCLUDING ELECTRONIC FUNDS TRANSACTIONS**
A service fee of $1.00 per month plux tax will be charged for your Debit Card. This entitles you to receive up to two cards on your account. Debit Cards, additional cards, or replacement of lost, stolen, or damaged cards are $20 each. We normally allow a $200 withdrawal limit per business day for ATM withdrawals. Your Debit Card daily transaction limit will be determined at card issue. ATM withdrawals made at non-SHAZAM terminals located outside of Iowa will be charged $1 per transaction. GNB reserves the right to include electronic transactions initiated by use of a Debit Card as part of any service cost which are established from time to time for various personal checking and savings accounts offered by GNB. With the exception of telephone transfers and automatic transfers to cover overdrafts, electronic funds transfers will be treated the same as checks and deposits in the computation of the service fees on your account.

NOTICE REGARDING ATM FEES BY OTHERS. If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

**6. DISCLOSURE OF RIGHT TO RECEIVE DOCUMENTATION OF ELECTRONIC FUNDS TRANSFERS.**
You can get a receipt at the time you make any transfer to or from your account using your Debit Card.

You will also get a periodic account statement listing all electronic funds transfers. 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 (319) 824-5431 to find out whether or not the deposit has been made.

**7. DISCLOSURE OF RIGHT TO STOP PAYMENT AND NOTICE OF VARYING AMOUNTS**
A. Right to Stop Payment
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 the Bookkeeping Department at (319) 824-5431 or write us at P.O. Box 246, Grundy Center, IA 50638 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 may charge you for each stop payment order you give.

If you order us to stop one of these payments 3 days or more before the transfer is scheduled, and we do not do so, we will be liable for your loses or damages. Since transactions with your card result in direct charges to your deposit account, there are no stop payment privileges. However, see the notice below entitled "In Case of Errors or Questions about Electronic Transaction" for procedures in the event of an error.

B. Notice of Varying Amounts
If these regular payments may vary in amount, the person you are going to pay should 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.

**8. DISCLOSURE OF FINANCIAL INSTITUTION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS**
If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages, however, there are some exceptions.
We will not be liable, for instance:
- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer will go over the credit limit on your overdraft line.
- If the ATM where you are making the transfer does not have enough cash.
- If the system was not working properly and you knew about the breakdown when you started the transfer.
- If the circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
- If your funds are subject to legal process or any other encumbrance restricting transfer.

**9. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES**
We will disclose information to third parties about your account or the transfers you make:
- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission.

**10. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**
Call us at (800) 545-0172 or write us at GNB, P.O. Box 246, Grundy Center, IA 50638, 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 you the FIRST statement on which the problem or error appeared.
- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.
- If you tell us verbally, we must require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa transaction or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa transaction or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in 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 3 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.

**11. BANK'S RIGHT TO AMEND OR CANCEL**
Terms, conditions, and charges applicable to any type of account maintained by you with the Bank shall continue in force regardless of whether transactions in such account are made electronically or otherwise. We reserve the right to amend or cancel the terms set out in this disclosure and reserve the right to amend or cancel any agreements we presently have with you as may be provided in such agreements. A customer's privilege of engaging in electronic banking activities with the Bank may be cancelled without notice at any time. Your Debit Card shall remain the property of GNB, and must be surrendered to the Bank upon demand. Use of your Debit Card in electronic banking activities shall, except to the extent federal law is applicable, be governed by the laws of the State of Iowa.

# Debit Card Application

Port Number _____

☐ Debit Card _____
☐ ATM _____
☐ HSA _____

Name (First, Middle Initial, Last)

Social Security Number Birthdate

Address

City

State ZIP Code

Cell Phone

Home Phone

I would like my Debit Card to give me access to the following account(s):

**Please read carefully before signing:**
The information I have given is for the purpose of obtaining a Debit Card from GNB, to whom this application is made, to investigate my credit and financial responsibility.

Account Holder Signature

Date

*Office Use Only*
☐ *Navigator* ☐ *Shazam* ☐ *EFT*

**Ackley**
650 Main St ▪ PO Box 149
Ackley, IA 50601

**Conrad**
103 E Center St ▪ PO Box 400
Conrad, IA 50621

**Geneva**
408 Front St
Geneva, IA 50633

**Grundy Center**
529 G Ave ▪ PO Box 246
Grundy Center, IA 50638

**Iowa Falls**
315 Main St
Iowa Falls, IA 50126

**Manchester**
300 E Main St ▪ PO Box 439
Manchester, IA 52057

**Marshalltown**
2504 S 2nd St ▪ PO Box 736
Marshalltown, IA 50158

**Story City**
629 Broad St ▪ PO Box 128
Story City, IA 50248

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## Safety Tips for Smart Debit Card Use

- Memorize your PIN. Do not share your PIN or account number with anyone, and never loan anyone your card. Do not write your PIN on your card or anything you carry with or near your card.
- Report lost or stolen cards immediately.
- Know who you are providing your card information to.
- Never give your card or PIN number, or other personal information over the Internet or phone.
- Track your transactions carefully and report suspicious activity on your account quickly.

## SHAZAM BOLT$

*The mobile app that allows debit card holders to track their account activity!*

When suspicious card activity occurs, you want to know. Now you have the service you need to protect your accounts!

### With SHAZAM BOLT$ you can:

- View balance information for a primary account attached to a debit card
- Receive transaction alerts you set up in the SHAZAM BOLT$ app
- Use transaction control to block your card
- Receive suspected fraud alerts
- Set up alerts for transactions exceeding a certain dollar amount, card-not-present transactions, and international transactions

### SHAZAM BOLT$ Enrollment Instructions:

Download SHAZAM BOLT$ for FREE from the iTunes App Store, Google Play or access online at: gnbbank.com

1. Enter your GNB debit card number to determine SHAZAM BOLT$ eligibility.
2. Accept the product terms and conditions.
3. Complete the following steps:
   - Enter your GNB debit card account number
   - Enter the month and year the card expires *(update info upon card expiration)*
   - Enter a phone number for call back *(you will receive an automated call upon entering your phone number requesting that you enter the card's four-digit PIN)*
4. Enter the following information to create your SHAZAM BOLT$ user profile:
   - Username
   - First name, Middle initial, Last name
   - Password, confirm password
   - Mobile phone number
   - Address, City/State/Zip
   - Email address

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# Debit Card Application