

## **Wolf River Community Bank**

### Internet Banking Enrollment Agreement

**INTRODUCTION** - This agreement explains the terms and conditions governing the Internet Banking and Bill Payment Services (Service) offered through Wolf River Community Bank, 309 East Main St, Hortonville, WI 54944. By using this Service, you agree to the terms and conditions of this Agreement. The terms and conditions of the deposit agreements and disclosures for each of your accounts held at Wolf River Community Bank as well as any other agreements with Wolf River Community Bank, such as for loans, etc., continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement will be governed by and interpreted in accordance with Federal laws and regulation, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Wisconsin. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purposes permitted under this Agreement.

**INTERNET BROWSER REQUIREMENT** - For your privacy and protection, Wolf River Community Bank requires your browser to support 128-bit encryption. If you do not know how your browser is set, please contact your browser supplier and ask them for instructions on setting your browser for 128-bit encryption. A link to Microsoft Internet Explorer download site is provided on the login page for the Service. You are responsible for the installation, maintenance and operation of your computer and your browser software. The risk of error, failure or non-performance is your personal risk and includes, but is not limited to, the risk that you do not operate your computer, Wolf River Community Bank's Internet Banking, or your software properly. Wolf River Community Bank is not responsible for any problems related to electronic virus(es) that may infect your system. Wolf River Community Bank makes no warranty to you regarding your computer or your software.

**ACCESS** - To use this Service you must have an account with Wolf River Community Bank and access to Internet Services. Once you have accepted this Agreement, we will send you a confirmation and a temporary login ID by U.S. mail. Secure E-mail is provided through Wolf River Community Bank's Internet Banking Service, so that you may ask questions about your account and for general feedback. This e-mail Service is accessible after you login to Wolf River Community Bank's Internet Banking Service. Please be aware that general or public e-mail transmissions are not secure. Therefore, to ensure the security of your account information, you are required to use the secure e-mail within Wolf River Community Bank's Internet Banking Service when asking specific questions about your account(s). E-mail cannot be used to initiate transactions on your account(s). For banking transactions, you must use the appropriate functions within Wolf River Community Bank's Internet Banking Service or you must call Wolf River Community Bank directly.

**YOUR PASSWORD** - You will be given a temporary password to access your Wolf River Community Bank Internet Banking account(s). For security purposes, you will be required to change your password when you initially login to Wolf River Community Bank's Internet Banking Service. Your new password will be determined by you and will not be accessible by Wolf River Community Bank. You are responsible for keeping your password, account number(s) and other account information confidential. You also agree to change your password regularly. Wolf River Community Bank strongly recommends you do not authorize any other person to use your password. If you do authorize any other person to use your password, such authorization will be deemed without limitation. Wolf River Community Bank and any related biller shall be entitled to rely on any payment orders or other entries or instructions made by or on behalf of such person using your password until you have met all of the following requirements:

- (1) you have revoked such authorization;
- (2) you have changed your password;
- (3) you have provided us with written notice of such revocation; and
- (4) Wolf River Community Bank has had a reasonable opportunity to act on such notice.

Upon three unsuccessful attempts to use your password or if you have not used your password during the past 180 days, your access to Wolf River Community Bank's Internet Banking Service may be revoked.

To re-establish your authorization to use the Service, to report that your Wolf River Community Bank Internet Banking password may have been lost or stolen, or to report that someone has transferred or may transfer money from your account without permission, immediately notify Wolf River Community Bank's Customer Service Department at (920) 779-7000.

**SECURITY** - Your role in preventing misuse of your account(s) is extremely important. Examine your statements promptly upon receipt. If you find that your records and Wolf River Community Bank's disagree, immediately call Customer Service at (920) 779-7000. In addition to protecting your account information, you agree to take precautions to protect your personal identification information, such as your driver's license, social security number, etc. This information by itself or together with information on your account(s) may allow unauthorized access to your account(s).

You agree to notify Wolf River Community Bank immediately if you believe another person has improperly obtained your Wolf River Community Bank Internet Banking password. You also agree to notify Wolf River Community Bank if someone has transferred or you suspect someone may transfer money from your account(s) without your permission, or if you suspect any type of fraudulent activity on your account(s). Only reveal your account number(s) to a legitimate entity for a purpose you authorize (such as your insurance company for automatic payments). You could lose all the money in your bank account(s), plus any authorized overdraft amounts, if applicable. Wolf River Community Bank will not be responsible for losses that occur.

**CONSUMER LIABILITY FOR UNAUTHORIZED USE** - Your account is a consumer account if it is used primarily for personal, family or household purposes. The following three paragraphs apply only to consumer accounts.

If your statement shows a transfer that you did not make, you agree to notify Wolf River Community Bank immediately. If you do not notify us within sixty (60) days following the date of the first statement on which the problem first occurred, you may not receive any reimbursement for money lost after said sixty (60) days.

If you believe your password has been lost, stolen or that someone else may have knowledge of your password, and you inform us within two (2) business days after you learn that someone else could possibly have access to your password, your maximum loss is \$50 if someone used your password without your permission.

If you did not notify us within two (2) business days after you learn that someone else may have knowledge of your password, and Wolf River Community Bank could have stopped someone else from using your password without your permission if you had told us, your maximum loss is \$500.

**FEES & CHARGES** - Although many of Wolf River Community Bank's Internet Banking Services are provided free of charge, there are charges outlined below for selected Services provided under this Agreement.

**Bill Pay Service:** Until January 1, 2005, Bill Pay Services are free. After that date, there is a monthly fee of \$3.95 plus a \$0.50 per transaction fee after ten (10) transactions during a one-month period.

**Other Possible Fees** - All other fees, such as NSF or OD charges, Stop Payment fees, Service charges or any other fees will be charged according to the Deposit Agreement provided when the account was opened and any subsequent amendments to such Deposit Agreement.

You agree to promptly pay all fees and charges for Services provided under this Agreement and authorize us to charge your designated account or any other of your accounts when fees or charges are due. If you close your designated account, you must notify Wolf River Community Bank and identify a new payment account. Additionally, if you close all Wolf River Community Bank accounts, you must notify Wolf River Community Bank's Customer Service Department to cancel Internet Banking Services.

You agree to be responsible for any telephone charges or other out-of-pocket expenses incurred or related to this Service.

**DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY** - Wolf River Community Bank makes no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Wolf River Community Bank's Internet Banking Services provided to you under this Agreement. We do not and cannot warrant that Wolf River Community Bank's Internet Banking Service will operate without errors or that any or all of Wolf River Community Bank's Internet Banking Services will be available and operational at all times. Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we, nor the Service providers, shall be responsible for any loss, property damage, or bodily injury whether caused by the equipment, software, Wolf River Community Bank, Internet browser providers, online Service providers, or by an agent or subcontractor of any of the foregoing. Nor shall we or the Service providers be responsible for any direct, indirect, special, consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, online financial Services, or Internet browser or access software.

**HOURS OF ACCESS** - You may access your Wolf River Community Bank Internet Banking account(s) through this Service 24 hours a day, seven days a week. However, at certain times, some or all of Wolf River Community Bank's Internet Banking Service(s) may not be available due to system maintenance or other problems.

**POSTING OF TRANSFERS** - A transfer initiated on a business day through this Service before 3:00 PM Central Standard Time will be posted to your account the same business day and will be available to you on the next business day. All transfers completed after 3:00 PM Central Standard Time or on a Saturday, Sunday or banking holiday will be posted on the next business day and be made available the following business day.

**TRANSFERRING FUNDS** - Transfers may be subject to limitations based on individual account types. If a hold has been placed on a deposit(s) made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds being held until the hold expires.

**OBTAINING ACCOUNT BALANCES AND TRANSACTION HISTORIES** - You can obtain balances and transaction histories on all eligible accounts. Current balance and activity information is available the morning following the previous day's business.

**Wolf River Community Bank's INTERNET BANKING BILL PAYMENT SERVICE** - The Bill Payment service allows you to schedule bill payments through Wolf River Community Bank's Internet Banking Service. You may schedule payments for your current, future and recurring bills from your Wolf River Community Bank checking accounts.

There is no limit to the number of payments that may be authorized. However, we are unable to process any tax payments or court-directed payments where additional documentation may be required. When we receive a payment instruction, you are authorizing us to remit funds to the payee on your behalf from your designated checking account. While it is anticipated that most transactions will be completed on the next business day, you understand that due to circumstances beyond the control of Wolf River Community Bank, some transactions may take longer to post.

Those circumstances include, but are not limited to, issues with remittance posting of the payment to your account, clearing-house delays, and/or delays within the U.S. Postal Service.

Wolf River Community Bank suggests that all payments be scheduled at least seven (7) business days before the payment is due. Among other reasons, Wolf River Community Bank shall incur no liability if it is unable to complete any payment(s) initiated by you through our Bill Payment Service because of any of the following circumstances:

Your account does not contain sufficient available funds to complete the transaction, or the transaction would exceed any applicable authorized overdraft amount for your account. This also includes cases where the funds in your account are subject to legal processes, an uncollected funds hold, or other cases where the funds are not available for withdrawal.

Wolf River Community Bank's Internet Banking Service, Bill Payment Service, your computer or your Internet Service Provider are not working properly or are temporarily unavailable.

You have not provided Wolf River Community Bank's Internet Banking Bill Payment Service with the correct names or account information for those persons or entities you wish to receive payment.

Circumstances beyond Wolf River Community Bank's control such as, but not limited to, fire, flood, loss of electrical Service, or interference from an outside force that would prevent the proper execution of the transaction, provided Wolf River Community Bank has taken reasonable precautions to avoid those circumstances.

The payee does not process a payment promptly or correctly.

Wolf River Community Bank shall not be liable for late charges, interest, penalties, or other amounts because of your failure to allow sufficient time for processing and delivery. Unless otherwise required by law, Wolf River Community Bank will not be liable to you under any circumstances for special, indirect, or consequential damages, including, without limitation, lost profits, attorney's fees, etc., even if we are advised in advance of the possibility of such damages.

**HOW TO CANCEL A BILL PAYMENT** - You have the right to stop or change any payment scheduled through Wolf River Community Bank's Bill Payment Service prior to the scheduled payment date. Cancel the payment online through the Bill Payment Service of Wolf River Community Bank's Internet Banking site by following the onscreen instructions before 12:00 AM Central Standard Time on the business day prior to the date the payment is scheduled to be debited from your account. Wolf River Community Bank reserves the right to terminate your use of the Bill Payment service in whole or in part, at any time without prior written notice. If, for any reason, you should ever wish to cancel our Bill Payment Service, you must delete all future bill payments at the same time you cancel your Service. This will ensure that future bill payments and transfers made by you will not be duplicated.

**CHANGES IN TERMS** - We reserve the right to change terms or conditions described in this Agreement. When changes are made to fees, notification will be posted or sent at least thirty (30) days in advance of the effective date of any fee change for online banking transactions, any changes to limits on the type, amount or frequency of transactions, or any increase in our responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made for security reasons and it can be disclosed without jeopardizing the ongoing security of the system, we will provide you with written notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the account(s) or Service(s) to which these accounts relate.

**YOUR RIGHT TO TERMINATE** - You may cancel Wolf River Community Bank's Internet Banking Service at any time by providing us with written notice via postal mail. Within three (3) business days of receiving instructions, your access to the Service will be suspended. You will remain responsible for all outstanding fees incurred prior to Wolf River Community Bank receiving and processing your cancellation. You may also cancel this Service by calling the Customer Service Department at (920) 779-7000.

**OUR RIGHT TO TERMINATE** - Your access to Wolf River Community Bank's Internet Banking Service may be cancelled by Wolf River Community Bank at any time, without prior notice, and for any reason. After cancellation, the Service may be reinstated at Wolf River Community Bank's sole discretion. If you do not access your Wolf River Community Bank Internet Banking account(s) for a 180 day period, Wolf River Community Bank may disconnect your Service without notice. NOTE: Your Bill Payment information will be lost if you are disconnected.

Keep this agreement for your records.

**Sign and return the authorization page.**

**All account Owners must sign below:**

**I/WE acknowledge the receipt of Wolf River Community Bank's Online Banking Agreement and agree to its terms and conditions.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

## **AGREEMENT AND DISCLOSURE FOR ELECTRONIC FUND TRANSFERS**

1. **Coverage.** You have requested that we permit you to access an electronic funds transfer system to make certain electronic funds transfers described in paragraph 9(b) and (if applicable) that we issue to you an automated teller card or debit card ("Card"). By requesting, receiving, signing, using, authorizing another to use or otherwise accepting the Card (including any replacement or substitute Card), an electronic funds transfer or the electronic funds transfer system, you and any authorized users, agree to be bound by this

Agreement. The electronic funds transfer system and any Card (if issued to you) are collectively referred to in this Agreement as the "EFT System." References in this Agreement to use of your Card also include use of the Card number without use of the plastic. This Agreement applies to all persons that are party to the accounts that are accessed through the EFT System. Every person who owns or is authorized to use the accounts is responsible for the use of the EFT System. In this Agreement, the terms "you" and "your" refer to each party to the account and to each authorized user, and the terms "us," "we," and "our" refer to the Bank. Transactions and accounts governed by this Agreement are also subject to applicable federal and

Wisconsin laws and regulations and any other rules or agreements governing or referring to the transactions or accounts, including but not limited to account agreements, debit card rules, funds availability rules, depository agreements and the Operating Rules of the National Automated Clearing House Association. Except as may be specifically indicated in this Agreement, in cases of inconsistency or conflict between the other rules or agreements and this Agreement, this Agreement shall control.

You authorize us to charge your account(s) for all authorized transactions resulting from the use of the EFT System or resulting from any other authorized transfers and you assume all responsibility and liability for all such transactions. All deposits, payments and transfers made through the use of the EFT System or by any other authorized transfer are subject to proof and verification by us. Deposits made after our cutoff time will be credited the following business day.

2. **Authorized Use of Card and PIN.** We will issue one or more codes or personal identification number(s) (all called "PINs") to you for use in connection with the EFT System. You agree not to disclose the PINs to anyone other than authorized users of the EFT System. If anyone uses your Card or your PINs with your permission, you will be responsible for any charges made to the account. You agree to safely keep the Card and PINs, not to record the PINs on a Card or otherwise disclose or make it available to anyone other than an authorized user, and to use the Card and PIN only at terminals that accept the Card and as instructed. Never enter the PIN in any terminal that does not look genuine, has a suspicious device attached, or is operating in a suspicious manner.

3. **Liability Disclosure.** (a) Tell us AT ONCE if you believe your Card or your PINs have been lost or stolen or if you believe there have been unauthorized transfers to or from your account 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 down. You could lose all of the money in your account (plus your maximum overdraft line of credit.) Subject to limitations in paragraph 3(b), below, if you tell us within two business days after you learn of the loss or theft of your Card or your PINs, you can lose no more than \$50.00\_\_\_\_\_ if someone used your Card or your PINs without your permission. But, if you do NOT tell us within two business days after you learn of the loss or theft of your Card or your PINs and we can prove we could have stopped someone from using your Card or your PINs without your permission if you had told us, you could lose as much as \$500.00\_\_\_\_\_. Also, if your statement shows transfers that you did not make, including those made by Card, PIN 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 periods.

(b) Your liability for unauthorized transactions made using your Card is further limited, and any applicable conditions to these limitations on your liability for unauthorized transactions using your Card, are as follows: Your liability for unauthorized Mastercard transactions (not including ATM cash disbursements) is \$0 if you have notified us within 60 calendar days of the mailing date of the first statement showing unauthorized MasterCard transactions and we have reasonably determined, based on substantial evidence, that you were not grossly negligent or fraudulent in the handling of your account or card. Unauthorized MasterCard transactions do NOT include transactions allegedly conducted by your or person authorized by you. Transactions must be processed on other networks, such as the Pulse Network, are not authorized MasterCard transactions. If the unauthorized transaction is not a MasterCard transaction, your liability for unauthorized transactions is as described in paragraph (3)(a) above.

4. **Address and Telephone Number.** If you believe your Card or PINs have been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write: 920-779-7000, Wolf River Community Bank, 309 E Main St., P.O. Box 459, Hortonville, WI 54944. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

5. **Business Day Disclosure.** For purposes of these disclosures, our business days are Monday through Friday.

The following holidays are not included as business days: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.

**6. Goods and Services Purchased.** If a merchant accepts the Card in payment of goods or services, and you receive credit from the merchant for goods returned or adjustments, your account will be credited. We will not make cash refunds to you on purchases made with the Card. Unless your use of the Card results in a loan from us to you, you must raise any claim or defense with respect to goods or services purchased with your Card directly with the merchant who honored the Card.

**7. Terminal Malfunctions.** Terminals and these services are available for your convenience and we are not liable for the unavailability or failure to operate of all or any part of a terminal. You release us from liability for personal injury or property damage incurred by you in connection with use of the Card or any terminal and consequential damages incurred in connection with the use of a Card or terminal.

**8. Termination.** We may terminate your privilege of using the EFT System and we and/or VISA and/or MasterCard as applicable may withhold approval of any transaction at any time. The privilege of using the Card and your PINs by any of you may be terminated by any one person who can use the accounts accessible with the Card or PINs. The Card is our property and shall be surrendered by you to us upon request and regardless of who terminates the Card privileges. Termination shall not affect the rights and obligations of the parties for transactions made with the EFT System before the privileges are terminated.

**9. Account Access.** You may make the following types of electronic funds transfers: (a) You may use your Card (or in some cases the Card number) and its PIN, when required, to accomplish the following transactions (some of these services may not be available at all terminals.): Withdraw cash from your checking or savings account, purchase goods or pay for services in person, by phone or online, and get balance information.

(b) You may make the following types of electronic funds transfers (other than by using your Card): Deposits, funds transfers between your deposit accounts; bill payments to third parties; loan payments to us; preauthorized credits; preauthorized debits; get balance information; get withdrawal, deposit and transaction history; telephone banking (funds transfers between your deposit accounts, loan payments to us, balance information and history) and mobile banking (deposit of checks, funds transfers between your deposit accounts, bill payments to third parties, loan payments to us and balance information and history) You may preauthorize a one-time and/or recurring debit(s) from and/or credit(s) to your account(s). 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 (i) pay for purchases and (ii) pay bills.

**10. Limitations on Transfers.** (a) Under federal regulations you may not make more than six (6) transfers and withdrawals per month by means of a preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties from each of your savings and money market deposit accounts. If a transfer from your account will cause you to exceed these limits, we may not execute the transfer. There are no other limitations on the amount or frequency of preauthorized transfers to or from your accounts. Transactions conducted with a Card at an automated teller machine do not count toward these limitations. Your account is subject to the following limitations, which may restrict your ability to make electronic funds transfers. N/A

(b) The following specific limitations apply to the frequency and dollar amount of other types of transfers that you may make using your Card: You daily limit for debit card transactions is \$1000, of the \$1000, you may withdraw at an ATM a maximum of \$400.00.

(c) The following specific limitations apply to other types of electronic fund transfers that you may make: N/A

For security reasons, there may be other limits on transfers you may make.

**11. Notice Regarding Illegal Transactions.** You agree that you will not use your Card for any illegal gambling or any other illegal transaction. We reserve the right to block the use of your Card for a gambling transaction.

**12. Overdrafts/Credit Account.** Each withdrawal or transfer from an account is an order to us to pay from that account at that time, which we may charge against the account even though the charge creates an overdraft. The time required to charge or credit your account after you use your Card will depend on the location of the terminal and the type of transaction, however we reserve the right to charge your account immediately upon your request for the funds transfer. If you overdraw your account you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement. If any account is a credit account, such as a Visa card or MasterCard card account, you should refer to the agreement provided in connection with that account for your rights and responsibilities relating to transactions affecting that account in which the Card is used.

**13. Charge for Transfers.** We will charge you for electronic fund transfers the fees, if any, identified in our current fee schedule accompanying this Agreement, as may be amended from time to time. When you use a terminal not owned by us, you may be charged a fee by the terminal/network operator and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. You will be notified of any such fee when you use the terminal. You may also authorize a payee to electronically debit from your account a fee because a check you presented to the payee was returned for insufficient funds.

**14. Terminal Transfers.** Unless you are transferring \$15 or less to or from your account using an electronic terminal that accepts your Card, you can get a receipt at the time you make any transfer to or from your account using an electronic terminal that accepts your Card.

**15. Periodic Statements.** Unless the only type of electronic transfer that you receive is a preauthorized deposit to your passbook account, you will get a monthly account statement. If there are no transfers in a particular month, you will get a statement at least quarterly.

**16. Passbook Account Where the Only Possible Electronic Fund Transfers are Preauthorized Credits.** If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

**17. 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 920-779-7000 to find out whether or not the deposit has been made.

**18. Preauthorized Withdrawals.**

(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 us at 920-779-7000 or write us at Wolf River Community Bank, 309 E. Main St., PO Box 459, Hortonville, WI 54944



3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you for each stop payment order you give the charge for stopping payment identified in our current fee schedule accompanying this Agreement as may be amended from time to time.

(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.

**19. Our 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, your account does not contain enough money to make the transfer.
- if the money in your account is subject to legal process or other encumbrances restricting the transfer.
- if the transfer would go over the credit limit on your overdraft credit plan, if any.
- if the terminal where you are making the transfer does not have enough cash.
- if the terminal or transfer 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.
- if incomplete or inaccurate information is forwarded by the U.S. Treasury or through an automated clearing house. - as otherwise indicated in the Agreement.

**20. Account Information Disclosure.** We will disclose information to third parties about your account or the transfers you

make: (a) to third parties where it is necessary for completing or tracing transfers or resolving errors or claims; or (b) to verify or disclose the existence, amount or condition of your accounts for third parties, such as credit bureaus, merchants or other financial institutions; or (c) pursuant to court orders and other legal process; or (d) to comply with subpoenas, summonses, search warrants or requests from government agencies; (e) to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; (f) to other companies affiliated with us, unless you have opted out of such disclosure in accordance with our Deposit Account Rules or privacy policy we provide to you; (g) to others with your consent; or (h) otherwise in accordance with our privacy policy we provide to you.

**21. Foreign Currency Conversion and International Fees.** If you use your Card or account for a transaction in a foreign

country, the transaction amount will be converted to U.S. currency. Depending on whether you use a VISA or MasterCard debit card, VISA or MasterCard may do the conversion. If the transaction is processed by VISA, VISA will use a currency conversion rate it selects from the range of rates available in wholesale currency markets for the day prior to the central processing date of the transaction or the government-mandated rate in effect for the day prior to the central processing date. If the transaction is converted by MasterCard, MasterCard will use either a government-mandated exchange rate or a wholesale exchange rate. The rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed. The rate used to convert a particular transaction may differ

from the rate VISA or MasterCard itself receives and may differ from the rate applicable on the date the transaction occurred or was posted to your account. In addition, a currency conversion assessment equal to a percentage of the transaction amount debited to your account may be charged and you agree to pay such currency conversion assessment, if any, identified in the Schedule of Fees and Charges. You agree to pay charges and accept credits for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA or MasterCard rules. Charges that are based on a percentage of the amount of the transaction will be calculated on the transaction amount in U.S. Currency. If a transaction is made in a foreign country or with a merchant in a foreign country, you may be charged a fee equal to a percentage of the transaction amount debited to your account in United States dollars, and you agree to pay this international transaction fee, if any, identified in the Schedule of Fees and Charges.

**22. Amendment.** We may amend this Agreement upon giving you such notice as may be required by law, effective upon the date indicated in the notice.

**20. Additional Provisions.**

See attached VISA Card Addendum, which is incorporated into this Agreement.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR  
ELECTRONIC TRANSFERS**

Telephone us at 920-779-7000

or

Write us at Wolf River Community Bank, 309 E Main St., PO Box 459, Hortonville, WI 54944 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.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error

promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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 a notice of error involves unauthorized use of your point of sale debit card with the Visa or MasterCard logo when it is used as a Visa or MasterCard point of sale debit card, then the additional applicable Visa or MasterCard rules on error resolution shall also apply.

