

Request for *MasterMoney*[™] Debit Card



Account _____

Savings Account Number: (if applicable) _____

Name _____

Address: _____

Cell Phone: _____

Home Phone: _____

Work Phone: _____

E-Mail Address _____

Social Security Number: _____

Date of Birth: _____

Mother's Maiden Name: _____

Employer: _____

Occupation: _____

*Opt In Status: Accept*___ *Decline*___ *Failed to Respond*___ *Exempt*___ *Revoked*___

Debit Card Number: _____

Requested By: _____ Processed By: _____ Approved By: _____

Disclosure sent/received by: _____ Date: _____

(circle one)

Address changed within 60 days Y / N

If yes, action taken _____

Customer Signature _____ Telephone initiated Y / N



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have Bounce Protection that comes with your account.
2. We offer a Sweep Plan, such as a link to a savings account.
To learn more, ask us about these plans.

This notice explains our standard overdraft (Bounce Protection) practices.

➔ What are the standard overdraft practices (Bounce Protection) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transaction (non-recurring)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

➔ What fees will I be charged if Bank of Advance pays my overdraft?

Under our standard overdraft (Bounce Protection) practices:

- We will charge you a fee of **\$20** each time we pay an overdraft.
- There is **no daily limit** on the number of overdraft fees you may incur.

➔ What if I want Bank of Advance to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, visit www.bankofadvance.com, or complete the form below and present it at a branch or mail it to:

Bank of Advance PO Box 400 Advance, MO 63730	Bell City Facility PO Box 163 Bell City, MO 63735	Dexter Banking Center PO Box 829 Dexter, MO 63841	Bowen Banking Center PO Box 215 Bowen, IL 62316	Lerna Banking Center PO Box 99 Lerna, IL 62440
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OPT-IN FORM

Please Detach and Remit for each checking account you own.

Effective August 15, 2010

____ I want Bank of Advance to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____ Date: _____

Account Number(s): _____

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you 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) by telephone at (573) 722-3517 using a touch tone phone, your account numbers, and request bookkeeping to:
- Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Transfer funds from _____ to _____
 - Transfer funds from account to account
 - Make payments from checking to loan accounts with us
 - Make payments from _____ to _____
 - Make payments from _____ to _____
 - Get checking account(s) information
 - Get savings account(s) information

- (c) ATM Transfers.** You may access your account(s) by ATM using your ATM or Debit Card and personal identification number to:
- Make deposits to checking accounts
 - Make deposits to savings accounts
 - Get cash withdrawals from checking accounts you may withdraw no more than 250.00 per day
 - Get cash withdrawals from savings accounts you may withdraw no more than _____ per _____
 - Transfer funds from savings to checking
 - Transfer funds from checking to savings
 - Transfer funds from _____ to _____
 - Make payments from checking account to _____

- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- The limit of transfers between accounts initiated at a terminal is \$500.00 daily.

- (d) Point-Of-Sale Transactions.**
- Using your card:
- You may access your checking account _____ 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 \$ 500.00 in transactions per day.

- (e) Computer Transfers.** You may access your account(s) by computer by www.bankofadvance.com and using your Online Banking ID and PIN to:
- Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Transfer funds from checking or savings to your club account.
 - Transfer funds from _____ to _____
 - Make payments from checking to loan accounts with us
 - Make payments from savings to your loan account(s) with us.
 - Make payments from _____ to _____
 - Get checking account(s) information
 - Get savings account(s) information
 - Get loan account(s) information
 - Get Certificate of Deposit information
 - Get Club account information

FEES

- We charge _____ each _____ to our customers whose accounts are set up to use _____.
- We charge \$5.00 each month but only if the daily balance in the checking account falls below \$500.00 during the month.
- We charge 50 cents per withdrawal, trsfr. or balance inquiry when you use your card at a non Bank of Advance terminal.
- _____

Except as indicated above, we do not charge for Electronic Fund Transfers.

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

DOCUMENTATION

(a) Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)

- automated teller machine
- point-of-sale terminal.

You may not get a receipt if the amount of the transfer is \$15 or less.

(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 get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
- 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.
- _____

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 \$20.00 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, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) 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 for 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.
- 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 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 the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, 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.

Visa® Debit Credit. Additional Limits on Liability for

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

MasterCard® Debit Card. Additional Limits on Liability for POS transactions

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

Identification Number which are not processed by MasterCard. MasterCard is a registered trademark of MasterCard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

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) 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 (5 business days if involving a Visa® point-of-sale transaction processed by Visa 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 point-of-sale transaction processed by Visa 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 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.

ADDITIONAL INFORMATION:

Currency Conversion and Cross-Border Transaction Fees.
 If you effect a transaction with your MasterMoney (TM) Debit Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. As a result, we charge you a Cross-Border Transaction Fee of 1% on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.
 Advisory against Illegal Use.
 You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.
 Fees.
 We will charge you \$5.00 for a new debit card personal identification number.
 We will charge you \$5.00 to replace a lost debit card.

We may charge you additional fees for cards lost or stolen outside of North America in order to prevent unauthorized use. Please contact us before traveling outside North America for a list of these fees.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed _____

Dated _____

<p>INSTITUTION (name, address, telephone number, business days)</p> <p>BANK OF ADVANCE PO BOX 400 ADVANCE, MO 63730-0400 (573) 722-3517 Monday thru Saturday *holidays not included</p>

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

To report a lost or stolen card after hours, weekends, or holidays, please call
1-800-383-8000.