



ACCOUNTS

Welcome Booklet for American Bank & Trust

Effective August 20, 2021



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FIRSTLY

THANK YOU

FOR BANKING WITH US!

The purpose of this booklet is to inform and help American Bank & Trust customers through the merging process with Citizens Bank of Lafayette. Your current deposit account will have some new features, and some may even have a new name.

This booklet will define details on each account type, current and new. Please reference our Branch Location and Hours page in the back of this booklet as a guide for our now 22 branch locations serving you throughout Middle Tennessee.

We look forward to serving you and appreciate your business.



Peter G. Williston
Chief Executive Officer

- Review the Account Information Booklet**

Review features of your new American Bank & Trust accounts. If you are not satisfied with your new account choice, please speak with your branch to review alternative account options.
- Activate Your New American Bank & Trust Debit MasterCard®**

You will receive your new AB&T Debit MasterCard in the mail prior to August 20, 2021. You may activate your card on the afternoon of August 20, 2021, by calling (800) 992-3808. You will need to select a 4-digit PIN to begin using your new debit card.
- Log Onto eBanking With Your Current Online Banking User ID**

You will be able to log into our new website (www.citizens-bank.org) starting August 23, 2021. The first time, you will need to use your temporary User PIN (last 4 digits of SS# or tax ID), then you will be prompted to update your User PIN along with adding security questions and answers. You will also be able to access the new website using www.abtc.bank.
- Download the Mobile App**

Search for “My Citizens Bank of Lafayette” on your mobile app store and download to your device. This will allow you to check balances, make transfers, and even deposit checks via your smart phone. **Apple Pay® & Google Pay™ will not be available after conversion.*
- Update the New Wire Transfer Information**

Beginning August 23, 2021, incoming wires will need to be sent to the following correspondence: Wire Funds To: The Independent Bankers Bank (T.I.B.), ABA# 111010170
For Credit To: Citizens Bank of Lafayette, Account Number: 1021997
- Update Your New Debit Card Number for Automatic Payments**

You will need to contact any merchant that you have set up automatic payments with and update your debit card information. Examples may include Utilities, Insurance, Mobile Phone Carrier, etc.
- Update the New Routing Number for Direct Deposits/Withdrawals**

Beginning August 23, 2021, you will need to update any automatic deposits/withdrawals with the Routing Number 064102740 / Citizens Bank of Lafayette.

AUGUST 9th

Debit Card

Beginning August 9th, new debit cards will be mailed. You may activate and begin using your new American Bank & Trust debit card on Monday, August 23rd. Your old American Bank & Trust debit card will be deactivated at 7:00am CST on Monday, August 23rd.

AUGUST 19th

Bill Pay

Access to Bill Pay will be unavailable after 3:00pm CST on August 19th. Any payments pre-scheduled will deliver as usual. Beginning on Monday, August 23rd, at 9:00am CST, you may begin using the Citizens Bill Pay system. All of your existing payees and scheduled payments will automatically transfer to the new system.

Remote Deposit Capture

Remote Deposit Capture will be unavailable beginning at 3:00pm CST on Thursday, August 19th, until 5:00pm CST on Monday, August 23rd.

AUGUST 20th

Online Banking

Online Banking will be unavailable beginning at 3:00pm CST on Friday, August 20th, through 9:00am CST on Monday, August 23rd.

Mobile Banking

Mobile Banking and Mobile deposits will be unavailable beginning at 3:00pm CST on Friday, August 20th, until 9:00am CST on Monday, August 23rd.

Telephone Banking

Telephone banking will be unavailable beginning at 5:00pm CST on Friday, August 20th. Customers will enroll in new telephone banking starting at 9:00am CST on Monday, August 23rd, by calling (800) 318-5540.

AUGUST 23rd

Debit Card

Begin using your new debit card. Any payments you have coming out of your old AB&T card will need to be changed to this new card.

Online Banking

Login to your new Online Banking account at: **www.citizens-bank.org**. Your username will remain the same. The first time you sign in, your password will be your last four digits of your Social Security Number.

Download the new Mobile Banking app. Simply follow the instructions at **www.citizens-bank.org/accounts/online-and-mobile**.

If you have any questions or concerns, please feel free to contact our support team toll free at (888) 666-2195.

Account Number

The majority of account numbers will not change. In the instance of a duplicate account number, you will be notified. Your routing number will change to **064102740**. Please do not give out this routing number to merchants until after August 20th. You may continue to use your existing American Bank and Trust checks until they run out. When you order new checks, make sure you use the new routing number of 064102740.

Account Statements and Notices

American Bank and Trust will generate statements on deposit accounts the night of August 20, 2021. The date your statement is printed going forward will be very similar to your current statement date. Going forward, statements and notices will be printed with the Citizens Bank logo.

ATMs

ATMs will be converted to Citizens Bank of Lafayette's ATM system, giving you 22 surcharge-free ATMs along with belonging to the MoneyPass® network, which gives you surcharge-free ATMs at more than 37,000 locations nationwide.

Debit Cards

A new debit card will be issued beginning August 9th to all cardholders who have used their debit card within the past 6 months. You will not be able to activate your new card until after 3pm CST on Friday, August 20th. You may begin using your new card on Monday, August 23rd. Going forward, you will be required to use your debit card at least one time every 6 months or your card will be closed for security reasons. Your OLD American Bank and Trust card will stop working at 7am CST on Monday, August 23rd.

Website

The American Bank and Trust website will have a new landing page that explains the merger of American Bank and Trust into Citizens Bank of Lafayette with instructions and any last-minute updates. Clicking "Continue" will redirect you to www.Citizens-Bank.org. This change will take place Friday, August 20th, after 3pm CST.

Online Banking

The American Bank and Trust Online Banking system including Mobile Banking and Bill Pay will go offline beginning at 3pm on Friday, August 20th. You will not have access to the new Citizens Bank system until Monday, August 23, at 9am. There will be links on the existing American Bank and Trust website to access the new system, or you can go directly to www.citizens-bank.org.

Bill Pay

Your Bill Pay accounts will be converted to Citizens Bank of Lafayette's Bill Pay system. The last day to submit a bill payment on the American Bank and Trust system is 3pm CST on Thursday, August 19th. Any bills you schedule to be paid will be converted to the new Bill Pay system. You can access the new Bill Pay system beginning on Monday, August 23rd, at 9am CST.

Certificates of Deposit

Your CD rate, term and conditions will not change.



Loans

Your loan rate, term and conditions will not change. Continue to make payments using your existing coupon book or loan bill. New loan bills will be branded with the Citizens Bank logo.

Overdraft Protection

Citizens Bank offers an overdraft protection service. Overdraft Privilege is a discretionary service we provide to our checking account holders who maintain their accounts in good standing. In an effort to provide excellent customer service, we will consider, without obligation on our part, to pay items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. The bank does not guarantee payment of funds. You will initially be given an Overdraft Protection limit of \$250.00; this limit will be in effect for the first month, at which time your new limit will be calculated daily based on several factors. *(See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.)*

The following tables list your existing product and which American Bank and Trust, a branch of Citizens Bank of Lafayette, product your account will be converted into. The pages following list the new product, disclosures, and benefits.

Prior to August 20, 2021	After August 20, 2021
	
PERSONAL CHECKING	
American Bank Money Market	Investment Checking
American Dream Account	Premier Checking
Free Checking	
Regular Checking	
Safe Checking	
Traditional Checking	
Club Basic	TheClub
Club Family	
High Yield Checking	Rewards Checking
Money Market	Money Market Savings
Now Checking	Plus Checking
Prestige Checking	Gold Club Checking
Veterans Checking	Veterans Checking
BUSINESS CHECKING	
American Business Checking	President Checking
Business Now	
Business Non-Interest	Advisor Checking
Business Safe Checking	
Business Traditional Checking	Manager Checking
Business Money Market	Money Market Savings
SAVINGS	
Savings Account	Savings Account
CERTIFICATE OF DEPOSIT	
Existing American Bank & Trust CD's will follow your current CD agreement.	
LOAN	
Existing American Bank & Trust loans will follow your current loan agreement.	

Rewards Checking

Choose interest with Rewards Checking!

- **This account earns interest.**
- **Determination of Rate.** At our discretion, we may change the interest rate on your account. Earn a 2% interest rate with a balance up to \$10,000, then 0.25% rate for any balances over \$10,000. Rates are as of July 20, 2021. The rate if you DO NOT meet the eligibility requirements is 0.05%. (*We may change this rate at any time.*)
- **Rate if you meet the eligibility requirements.** There are no maximum or minimum interest rate limits for this account. The interest rate for your account will require you to meet these minimum statement requirements:
 - 16 Debit Card Purchases (non-ATM) that post and clear each statement cycle.
 - One Direct Deposit that posts during the statement cycle.
 - Receive your statement electronically during the statement cycle.
- **Rate if you did not meet the eligibility requirement.** If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.05% with an annual percentage yield of 0.05%. (as of 7/1/2021)
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per month will be charged after 720 days of inactivity.
- **Service Charge.** There is a \$3.95 per month service charge unless you have 16 Debit Card Purchases (non-ATM) that post and clear each statement cycle.
- There is a \$3.00 charge if you do not receive an e-statement.
- **Overdraft Protection Available**
(*See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.*)

GOLD CLUB Checking

Valuable banking features. Receive Valuable Electronic Banking Package Features, MoneyPass® ATM network and more. For a complete list of banking features, please visit www.citizens-bank.org. This account earns interest.

- **You must be age 50 or plus to open this account.**
- **Determination of Rate.** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per month will be charged after 720 days of inactivity.
- **Service Charge.** There is a \$4.95 per month service charge if your average balance is less than \$500.00 for the statement cycle.
- **Identity Theft Protection.** The Identify Theft Protection will take effect on September 1, 2021. You will be receiving a separate Benefit Fulfillment Letter within the next few weeks describing the additional benefits of this account.
- **Checks.** Free GOLD CLUB checks.
- **Overdraft Protection Available**
(See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.)

Plus Checking

This account earns interest.

- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per month will be charged after 720 days of inactivity.
- **Service Charge.** There is a \$5.00 per month service charge if your average balance is less than \$1,000.00 for the statement cycle.
- **Overdraft Protection Available**
(See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.)

Investment Checking

This account earns interest and is based on a tiered balance.

- **Determination of Rate.** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per month will be charged after 720 days of inactivity.
- **Service Charge.** There is a \$15.00 per month service charge if your average balance is less than \$1,000.00 for the statement cycle.
- **Overdraft Protection Available**
(See the “Overdraft Privilege Policy” – pages 31-32 for details on this service.)

Veterans Checking

This account earns interest.

- **You must be a veteran or serve in the military to open this account.**
- **Determination of Rate.** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per month will be charged after 720 days of inactivity.
- **Service Charge.** There is no service charge.
- **Checks.** Free Veterans checks.
- **Additional services offered.**
 - 3 free cashier’s checks
 - Free stop payments
 - Special rates on CDs
- **Overdraft Protection Available**
(See the “Overdraft Privilege Policy” – pages 31-32 for details on this service.)

TheClub

Valuable banking features. Receive complimentary Citizens Bank checks, \$4 off other personalized checks, monthly images statements mailed and more. For a complete list of banking features, please visit www.citizens-bank.org.

- **Included AD&D insurance based on either the single rate or the family rate.**
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per month will be charged after 720 days of inactivity.
- **Service Charge.** There is no service charge.
- **Overdraft Protection Available**
(See the “Overdraft Privilege Policy” – pages 31-32 for details on this service.)

Premier Checking

Choose security and value with Premier Checking!

- **Eligibility requirements.** Monthly service fee is waived through the age of 22 for this account type.
- **Minimum balance requirements.** A Monthly Fee of \$3.95 will be imposed every statement cycle if the average daily balance for the month falls below \$6,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period.
- **Dormant/inactive account information.** A dormant account fee of \$5.00 per statement cycle will be charged after 720 days of inactivity.
- **Additional information regarding your account.** The following additional terms apply to this account:
 - **Valuable banking features. Receive Valuable Electronic Banking Package Features, MoneyPass® ATM network and more. For a complete list of banking features, please visit www.citizens-bank.org.**
 - **Security and value features:** The Security and Value Features will take effect on September 1, 2021. You will be receiving a separate Benefit Fulfillment Letter within the next few weeks describing the additional benefits of this account*:
 - Credit File Monitoring
 - Resolution Services
 - Identity Fraud Expense Reimbursement Coverage
 - Online Identity Theft News Center
 - Identity Monitoring
 - **Extra benefits:**
 - Cellular Telephone Protection
 - Accidental Death and Dismemberment Insurance
 - **Overdraft Protection Available**
(See the “Overdraft Privilege Policy” – pages 31-32 for details on this service.)

**Some benefits require registration and activation. For complete details of this checking account, please reference the separate Benefit Fulfillment Letter that will be received in the next few weeks.*

Regular Savings

This account earns interest.

- **Determination of Rate.** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per statement cycle will be charged after 720 days of inactivity.
- **Service Charge.** There is no service charge.
- **Balance Computation Method.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Money Market Savings

This account earns interest and is paid on a tier.

- **Tier 1 pays on balances below \$25,000.**
- **Tier 2 pays on balances of \$25,000 and greater.**
- **Determination of Rate.** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per statement cycle will be charged after 720 days of inactivity.
- **Service Charge.** There is a \$5.00 fee each statement cycle if the daily balance on any day of the month falls below \$2,500.00
- **Balance Computation Method.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Advisor Checking

Our Advisor Checking Account is designed specifically for businesses with lower transaction activity – plus, it gives you all the features and benefits of a commercial checking account without the expense.

***** We're grandfathering the charging on business accounts, except for Overdraft fees *****

- **Transaction Fee.** \$0.20 per transaction for transactions over 100 per statement cycle.
- **Paper Statement Fee.** There is a \$4.00 per month fee if you wish to receive a paper statement.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per statement cycle will be charged after 720 days of inactivity.
- **Service Charge.** There is no service charge.
- **Bundle Options**
 - Saver Bundle – \$3.95 per month, includes Mobile deposit and 5 Bill Pay transactions per month (\$0.50 fee per Bill Pay over 5).
 - Power Business Bundle – \$8.95. Includes unlimited Mobile deposit, unlimited Bill Pay, ACH origination services, Wire Transfer services online (additional ACH and Wire fees apply).
- **Overdraft Protection Available**
(See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.)

Manager Checking

Our Manager Checking Account is specifically for businesses with moderate transaction activity. This account includes more transactions than our Advisor Checking and also includes a dedicated loan, deposit and card services representative.

***** We're grandfathering the charging on business accounts, except for Overdraft fees *****

- **Transaction Fee.** \$0.20 per transaction for transactions over 250 per statement cycle.
- **Paper Statement Fee.** There is a \$4.00 per month fee if you wish to receive a paper statement.
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per statement cycle will be charged after 720 days of inactivity.
- **Service Charge.** There is no service charge.
- **Bundle Options**
 - Saver Bundle – \$3.95 per month, includes Mobile deposit and 5 Bill Pay transactions per month. (\$0.50 fee per Bill Pay over 5).
 - Power Business Bundle – \$8.95. Includes unlimited Mobile deposit, unlimited Bill Pay, ACH origination services, Wire Transfer services online (additional ACH and Wire fees apply).
- **Overdraft Protection Available**
(See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.)

President Checking

If you have a higher volume of transactions and are looking for interest, our President Checking Account is the best. This account includes all the transactions and a dedicated loan, deposit and card services specialist.

*** **We're grandfathering the charging on business accounts, except for Overdraft fees** ***

- **This account earns interest and is paid on a tier.**
- **Determination of Rate.** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes.** We may change the interest rate on your account at any time.
- **Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Transaction Fee. \$0.20 per transaction for transactions over 250 per statement cycle.**
- **Paper Statement Fee. There is a \$4.00 per month fee if you wish to receive a paper statement.**
- **Dormant/Inactive Account Information.** A dormant account fee of \$5.00 per statement cycle will be charged after 720 days of inactivity.
- **Service Charge.** \$10.00 fee if you do not maintain a minimum balance of \$10,000 per statement cycle.
- **Bundle Options**
 - Saver Bundle – \$3.95 per month, includes Mobile deposit and 5 Bill Pay transactions per month (\$0.50 fee per Bill Pay over 5).
 - Power Business Bundle – \$8.95. Includes unlimited Mobile deposit, unlimited Bill Pay, ACH origination services, Wire Transfer services online (additional ACH and Wire fees apply).
- **Overdraft Protection Available**
(See the "Overdraft Privilege Policy" – pages 31-32 for details on this service.)

ACCOUNT AGREEMENT

DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- “You,” “your” and “account owner” refer to the Customer whether or not there are one or more Customers named on the account.
- “We,” “our” and “us” refer to the Bank, Citizens Bank of Lafayette.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions and signature-based debit card transactions.
- “Credit transactions,” “credit” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand that the following Account Agreement (“Agreement”) governs your Checking account with us, along with any other documents applicable to your account, including any account opening disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, the interest rate(s) and applicable annual percentage yield (APY), compounding and crediting of interest, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

YOUR CHOICE OF ACCOUNT. You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

PAYABLE ON DEATH ACCOUNT. A Payable On Death account permits the account owner(s) to transfer the account to named beneficiaries. You may designate primary and contingent beneficiaries. Named beneficiaries are assumed to be primary unless indicated as contingent. If two or more account owners create a Payable On Death account, then between the account owners, the account is treated as a joint account with right of survivorship. The account owner(s) may withdraw all or part of the funds at any time. The account owner(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. A beneficiary can only acquire withdrawal rights by surviving all of the account owners. If more than one named beneficiary survives all of the account owners, then the beneficiaries will be entitled to equal shares of the funds without right of survivorship, unless otherwise indicated. If no beneficiary survives all of the account owners, then the account shall be treated as an individual account (if there is one surviving account owner) or as a joint account with right of survivorship (if there is more than one surviving account owner). In that case, the account will be in the name(s) of the surviving account owner(s), rather than a Payable On Death Account.

To the extent that they apply to your situation, individual account and joint right of survivorship have the following meanings. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party’s estate. The joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

TRANSFERS AND ASSIGNMENTS. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

POWER OF ATTORNEY. If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

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

STALE OR POSTED CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

PREAUTHORIZED CHECKS OR DRAFTS. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates is deemed authorized by you.

VERIFYING FUNDS AVAILABILITY FOR CHECK. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

CHECK SAFEKEEPING. If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

YOUR RESPONSIBILITY FOR BACK OF CHECK. All negotiable paper (“checks”) presented for deposit must be in a format that can be processed, and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsement must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met, and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically-created items (“ECI”) are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

SUBSTITUTE CHECKS. To make check processing faster, federal law permits financial institutions to replace original checks with “substitute checks.” These substitute checks are similar in size to the 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. An electronic check can be used to create a substitute check since the electronic image and electronic information were derived from its paper form.

REMOTE DEPOSIT CAPTURE. Remote deposit capture (“RDC”) allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, “for mobile deposit only” or “for mobile deposit at Citizens Bank of Lafayette only.”

WITHDRAWALS. Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

DEPOSITS. Deposits may be made in person, by mail or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices.

If an item you deposit is returned unpaid, we will debit your account for the item and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

COLLECTION OF DEPOSITED ITEMS. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

STATEMENTS. We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 60 days.

STATEMENTS – Your Duty to Report Unauthorized Signatures, Alterations, Forgeries and Other Errors – You must examine your statement of account with reasonable promptness. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. If you discover (or reasonably should have discovered) any unauthorized signatures, alterations, incorrect payment amounts or missing or incorrectly credited deposits, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to bear the loss yourself unless you prove that we did not pay the item in good faith. The loss could be not only with respect to items on the statement but other items with unauthorized signatures by the same wrongdoer.

You agree that the time you have to examine your statement and items and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, incorrect payment amounts, missing or incorrectly credited deposits, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used good faith. The limitation in this paragraph is in addition to that contained in the first paragraph of this section after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law.

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 were charged as a result of the withdrawal (for example, bounced check 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 also are 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 law.

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 day(s) after we received your claim and the remainder of your refund (plus interest if your account earns interest) no later than 45 calendar day(s) 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 us at:

Citizens Bank
 PO Box 100
 Lafayette, TN 37083-0100
 Phone: (615) 666-2195

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.

However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosure will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

ACH AND WIRE TRANSFERS. This Agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers as adopted in the state of Tennessee. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House (“ACH”) entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association (“NACHA”) Operating Rules and Guidelines, the rules of any local ACH and the rules of any other systems through which the entry is made.

PROVISIONAL PAYMENT. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

INTERNATIONAL ACH TRANSACTIONS. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

NOTICE OF RECEIPT. We will not provide you with notice of our receipt of order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you.

CHOICE OF LAW. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

STOP PAYMENTS.

STOP PAYMENT ON CHECK. You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect.

STOP PAYMENTS – Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law, and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time.

Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing, it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period.

If the original stop-payment order was oral, your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

STOP PAYMENT ON ACH DEBITS. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), NACHA Operating Rules and any applicable state law.

You will be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

DEATH OR INCOMPETENCY. Neither your death nor legal adjudication of incompetence revokes our authority to accept, pay or collect items until we know of the fact of death or of adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

NON-SUFFICIENT FUNDS AND OVERDRAFTS.

AVAILABLE BALANCE. We use an available balance method to determine whether there are sufficient funds in your account to pay a debit transaction or item. The available balance reflects deposits and transactions that have been posted to your account, such as checks you have written, and transactions that have been authorized but not yet posted to your account, including deposit holds and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account, and you spend \$30, which shows as a pending transaction on your account. Your available balance is \$70.

FEES. If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to NACHA Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of a debit or representation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then represented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

OVERDRAFTS. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station, and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization, even though you only spent \$50 at the gas station. The authorization hold reduces your available balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

PROCESSING ORDER. We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

SIGNATURES. Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature, and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

Further, most checks and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend and hold us harmless from and against all loss, costs, damage, liability and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

PAYMENT OF INTEREST. Interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

SET-OFFS AND SECURITY INTEREST. If you ever owe us money as a borrower, guarantor or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

CLAIMS. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgement, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

DORMANT/INACTIVE ACCOUNTS. You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures and cease any interest payments to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

ATTORNEYS' FEES AND EXPENSES. You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you.

This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

LEGAL PROCESS AGAINST ACCOUNT. You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

CLOSING ACCOUNT. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

OUR WAIVER OF RIGHTS. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

YOUR WAIVER OF NOTICE. By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

NOTICE. You are responsible for notifying us of any address or name changes, death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

ONLINE OR MOBILE SERVICES. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

AMENDMENTS AND ALTERATIONS. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS. You understand that this Agreement is governed by the laws of Tennessee, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s) and savings account(s).
- You may use your card at any merchant that accepts Mastercard® debit cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your Debit Card through the following network(s): Pulse® and MoneyPass®.

ATM 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.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as “Participating Merchants”). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as “Point of Sale” transactions and will cause your “designated account” to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Debit Card: checking account.

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is generally either a government-mandated rate or wholesale rate, determined by Mastercard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by Mastercard International. The currency conversion rate used by Mastercard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

IMPORTANT ADDITIONAL FEE NOTICE. If you effect a transaction with your 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. Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. The fee we charge you for cross-border transactions/currency conversions is disclosed separately. 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.

SERVICES PROVIDED THROUGH USE OF ITALK. You may perform the following functions through use of ITalk:

- You may initiate transfers of funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).

For questions or more information, call us at: (800) 318-5540

TELEPHONE BILL PAYMENT SERVICE. You may make arrangements with us to initiate the direct payment of bills from your checking account(s), savings account(s), money market account(s), and NOW account(s) using our Telephone Bill Payment Service. This service is provided to you through an agreement between you and Citizens Bank of Lafayette. Please contact Citizens Bank of Lafayette for further information.

SERVICES PROVIDED THROUGH USE OF ONLINE AND MOBILE BANKING SERVICES. Citizens Bank of Lafayette offers its customers use of our Online and Mobile Banking Services service.

Account holders may use their computer or mobile device to transfer funds from Checking or Savings and to Checking or Savings. Account holders may use their computer or mobile device to make payments from Checking or Savings to Loans. Account holders may use their computer or mobile device to obtain balances and history information on Checking, Savings, Lines of Credit, Certificates of Deposit and Loans.

Bill payment services can be used to make payments from the following accounts: Checking Account holders can make prearranged payments to the following: Make payments from your checking account to third parties. Payments made by paper check to specified payees will not be subject to Regulation E.

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees. If your Online Banking, Bill Pay or Mobile Banking account is inactive for a period of 6 months, it may be closed due to inactivity.

TRANSACTION LIMITATIONS – DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Citizens Bank of Lafayette reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$1,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently, will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. Federal regulation may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone or computer. Please refer to the Account Agreement for more information regarding transaction limitations.

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a

Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER (“PIN”). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Citizens Bank of Lafayette immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (833) 462-0798 (24 hrs a day, Central Time)
or
write to: Citizens Bank of Lafayette
PO Box 100
Lafayette, TN 37083

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.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access 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 applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code, you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (866) 666-2195
or
write to: Citizens Bank of Lafayette
PO Box 100
Lafayette, TN 37083

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Citizens Bank of Lafayette no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (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.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. We reserve the right to impose a fee and to change fees upon notice to you.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

ADDITIONAL PROVISIONS

Stop Payment on ACH Debits.

A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days and must be confirmed by you in a record or writing within that or the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), NACHA Operating Rules, and any applicable state law.

You will be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

FUNDS AVAILABILITY

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in a transaction account by the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms “you”/“your” refer to the customer, and the terms “our”/“we”/“us” refer to Citizens Bank of Lafayette.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term “Business Day” means any day other than a Saturday, Sunday or federally declared legal holiday, and the term “Banking Day” means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE. Our policy is to make funds from your cash and check deposits available to you by the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash, and we will use them to pay checks that you have written.

ADDITIONAL DEPOSIT INFORMATION.

Longer Delays May Apply

Case-By-Case Delays – In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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.

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications 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 \$5,525 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 (and you may have to use a special deposit slip). The excess over \$5,525 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 \$5,525 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 eleventh business day after the day of your deposit.

SUBSTITUTE CHECK POLICY

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 account. However, you have rights under other law 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 were charged as a result of the withdrawal (for example, bounced check 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 also are 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 law.

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 us by:

Phone at: (615) 666-2195 or
 Mail at: Citizens Bank of Lafayette
 PO Box 100
 Lafayette, TN 37083

You must contact us within 45 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 a 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, such as the check number, the name of the person to whom you wrote the check, the amount of the check.

ONLINE BANKING AGREEMENT

DEFINITIONS.

- 1.1 The terms “you,” “your,” “authorized user,” and “account owner” refer to the account owner, authorized signers, or individuals authorized by the account owner to access Online Services. The terms “we,” “us,” and “our” refer to Citizens Bank.
- 1.2 “Account” refers to your account(s) with us that you have designated for Online Services access and that we allow to be included under these Online Services. The type(s) of account that may be designated for Online Services include consumer deposit accounts, such as Checking/Share Draft, Savings, NOW, Money Market, and Certificate accounts. You must be an account owner/authorized signer for each account that you designate, and each account must permit withdrawal by a single signer.
- 1.3 “Login Credentials” refers to the combination of your Online Services identification and password that must be used together to securely access your account information.
- 1.4 “Disclosures” refer to any regulatory disclosures provided to you at the time of depository account opening, such as the Truth In Savings Disclosure, Funds Availability Disclosure, Electronic Fund Transfer Disclosure (and Agreement), Privacy Disclosure, Substitute Check Policy Disclosure, as well as any Fee Schedule.
- 1.5 “Business Day” refers to the financial institution’s hours of operation for the purpose of conducting banking business: Monday through Friday.
- 1.6 “Check Image” refers to the digital image of any check/share draft you transmit to us using Remote Deposit Capture.
- 1.7 “Item” refers to the definition provided in Article 4 of the Uniform Commercial Code: an instrument of a promise or order to pay money handled by a bank for collection or payment. The term does not include a payment order governed by Article 4A or a credit or debit card slip.
- 1.8 “Check” refers to the definition provided in Regulation CC – Availability of Funds and Collection of Checks: (1) a negotiable demand draft drawn on or payable through or at an office of a bank; (2) a negotiable demand draft drawn on a Federal Reserve Bank or a Federal Home Loan Bank; (3) a negotiable demand draft drawn on the Treasury of the United States; (4) a demand draft drawn on a state government or unit of general local government that is not payable through or at a bank; (5) a United States Postal Service money order; or (6) a traveler’s check drawn on or payable through or at a bank. The term check includes an original check and a substitute check. The term check is also defined as a share draft.
- 1.9 “Original Check” refers to the definition provided in Regulation CC – Availability of Funds and Collection of Checks: the first paper check issued with respect to a particular payment transaction.
- 1.10 “Substitute Check” refers to the definition provided in Regulation CC – Availability of Funds and Collection of Checks: a paper reproduction of an original check that – (1) contains an image of the front and back of the original check; (2) bears a MICR line that, except as provided under ANS X9.100-140, contains all the information appearing on the MICR line of the original check at the time that the original check was issued and any additional information that was encoded on the original check’s MICR line before an image of the original check was captured; (3) conforms in paper stock, dimension, and otherwise with ANS X9.100-140; and (4) is suitable for automated processing in the same manner as the original check.
- 1.11 “Record” refers to a writing created, generated, sent, communicated, received, or stored by electronic means.
- 1.12 “Electronic Check” refers to the definition provided in Regulation CC – Availability of Funds and Collection of Checks: electronic image of, and electronic information derived from, a paper check or paper returned check, respectively, that – (1) is sent to a receiving bank pursuant to an agreement between the sender and the receiving bank; and (2) conforms with ANS X9.100-187, unless the Board by rule or order determines that a different standard applies or the parties otherwise agree.

SYSTEM REQUIREMENTS. Online Services provides you with the convenience and flexibility to perform certain banking transactions and functions for designated Account(s) through internet access on your personal computer or via a wireless handheld device. You must meet the following minimum software and hardware requirements for each device you use to access Online Services:

You may access Online Banking using your personal computer or mobile device providing the operating systems are current and any security updates are applied in a timely matter. If you decide not to maintain such hardware and software, you may cancel Online Services at any time.

ACCOUNT ACCESS. You may access your Account(s) at Citizens Bank's website, www.citizens-bank.org. You must follow all necessary instructions and obtain your Login Credentials before gaining access to Online Services. We may also utilize unique identifying information to confirm your identity. Your Login Credentials are used to gain access to Online Services and should be kept confidential at all times. It is recommended that you change your Login Credentials through Online Services, or with the assistance of our customer service, as allowed by our security requirements. There may be additional or optional security measures instituted by us to ensure the security of Online Services.

USE OF PERSONAL INFORMATION. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

ACCOUNT LIABILITY FOR UNAUTHORIZED ONLINE ACCOUNT USE. Subject to federal and state law and the terms and conditions of this Agreement, you are liable for any transaction or function performed using Online Services, whether made by yourself or someone authorized by you using your Login Credentials. You agree to take all reasonable measures to protect the security of your Login Credentials.

For consumer accounts, please refer to the Consumer Liability section of your Electronic Fund Transfer Disclosure (and Agreement) for our liability policy. As a precaution, we recommend that you do not send emails or other electronic messages containing confidential Account information. You agree to not leave any device unattended while logged into Online Services, and you should never share your Login Credentials with us or anyone else. You understand that we are entitled to act upon any instructions received under your Login Credentials; therefore, you agree to guard and protect your Login Credentials to ensure the security and protection of your Account(s). If you have any concerns or suspicions that an unauthorized person has gained access to your Account through Online Services, we recommend that you change your Login Credentials if possible and notify us immediately.

ONLINE TRANSACTION FUNDING. In order for us to process an Online Services transfer request, the Account that you have designated for the debit must have sufficient funds to cover the transfer, including any overdraft protection plan coverage, and the funds must be considered available as described in our Funds Availability Policy. Please refer to your Disclosures for any non-sufficient funds fee or other fee(s) that may be assessed. We are under no obligation to you when we have been unable to complete a transfer request due to insufficient or unavailable funds, or due to other circumstances out of our control, such as a system or power failure. If we are consistently unable to complete the requested transfer due to insufficient funds in the designated debit Account, then we reserve the right to cancel the transfer request and to review your Online Services privileges. If you have opted into overdraft services, please refer to your account opening Disclosures for any overdraft services policies related to funding your accounts and any overdraft fees.

EFFECTIVE TIMING OF TRANSACTIONS. Online Services are available at any time or day unless the system is undergoing maintenance. The posting of Online Services transactions before end of business on a Business Day will post the same day and will be included in the available funds for the receiving Account. Transfers requested after end of business on a Business Day or requested on a non-Business Day will post on the following Business Day to the receiving Account and will be considered available funds on that day.

CANCELING A TRANSFER. A one-time transfer is immediate and cannot be canceled. The deadline for canceling a recurring transfer request is 3 business days or more before the payment is scheduled to be made. If you have any questions or problems canceling the transfer, please contact us.

COST OF SERVICE. Account transaction fees as stated in any Disclosures and Fee Schedule provided to you remain in effect and are not eliminated or changed with the use of Online Services. You have sole responsibility for any service fees you incur from your telephone, internet, or wireless service providers.

BILL PAY SERVICES. You can access Bill Pay Services in the same manner that you access other Online Services by using your Login Credentials and meeting any other security measures that we may institute. You must indicate the Account that is to be considered the designated Account to be debited for your bill-paying activities. If using a money market and savings type account, be aware that the number of transactions allowed may be limited by federal regulation to six per month. You must maintain sufficient available funds in the designated Account to satisfy the expected payment activity.

In order to pay bills, you will need to create a list of payees, providing the information required to log and submit your payments accurately. We require at least 1 day as set-up time for Checks and online payments through Bill Pay Services. If we pay your bill by issuing a Check, we may, at our discretion, send the Check to the payee before the due date you selected. The payee may cash the Check before or after the selected due date. If your account has insufficient funds when the payee cashes the Check and we pay the item on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees. Refer to the Account Agreement for more information. If you fail to take into account our required set-up time and the payment is received by the payee after the due date, we are not responsible

for any late charges or other actions that may be taken by the payee due to the late payment. Please make other payment arrangements for the payment that is due and set up the next payment to that payee through Bill Pay Services.

We assume responsibility for all reasonable efforts to process your payments through Bill Pay Services in a timely and accurate manner. We accept no liability for any damages you may incur due to insufficient or unavailable funds in the designated Account that may adversely affect payment processing, any inaccuracies in the payee information supplied in regards to this payment, any mishandling or delay in posting by the payee or the payee's financial institution of account, or any system or postal delays or interruptions or any other circumstances out of our control, to the extent allowed by state and federal law and the provisions of this Agreement. Also, contact us immediately if you suspect any security breach of your Login Credentials or any unauthorized activity using Bill Pay Services.

CANCELING BILL PAY SERVICES. You may cancel Bill Pay Services at any time by contacting us via phone, fax, or in any other form or manner acceptable to us. When not canceling in writing or in a Record to us, we may require a Record or writing confirming the Bill Pay Services cancellation. Be aware of any outstanding payments and make arrangements for future payments to the payees. When deleting specific payees only, you may individually delete that payee and retain the Bill Pay Services for any remaining payees.

MOBILE BANKING. Mobile Banking services refers to all financial services made available to you and which you may access through the use of a wireless handheld device or mobile phone, including but not limited to, viewing account balances, remote deposit capture, and text message banking.

ACCESSIBILITY AND LIABILITY. Our Mobile Banking services are designed to be available 24 hours each day, 7 days per week. We do not warrant that Mobile Banking services will always function properly or that disruption or suspension of Mobile Banking services will not occur. You agree that we will not be liable for any loss, costs, damages, or expenses resulting from the interruption of Mobile Banking services. You also agree that these Mobile Banking services are separate from any services provided by your wireless service provider. Your wireless provider is responsible for any issues involving your handheld device, your internet access, or any other of its services and products you use to access Mobile Banking services. Standard data and messaging rates, short message service (SMS) fees, and other charges from your wireless provider apply when utilizing Mobile Banking services.

MOBILE DEVICES. You are responsible for providing and maintaining your own wireless handheld device and for ensuring that it is compatible with Mobile Banking services. We are not responsible for any problems you may experience with your equipment or for any damage to your device from the use of Mobile Banking services. You understand that wireless devices may be subject to viruses, and we are not responsible for ensuring your device is protected from these viruses.

TRANSACTION LIMITS. You acknowledge that we may limit the number and frequency of transactions conducted through Mobile Banking services and that we may also place limits on transaction and transfer amounts in our sole discretion.

NEW OVERDRAFT PRIVILEGE SERVICE

We have a new **Overdraft Privilege Service** to help customers avoid the cost and embarrassment of having checks returned to merchants and others due to lack of sufficient funds in their account.

What is Overdraft Privilege? It is a service where we strive to pay items presented against insufficient funds whenever possible. We do so in anticipation that you will be making a deposit within 30 days to bring your account to a positive balance. We always want you to manage your finances responsibly, but when necessary, Overdraft Privilege may keep you covered, thereby preventing items from being returned unpaid.

Our Overdraft Privilege Service is a discretionary service, and we are under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF items were paid. Further, **you would need to “opt-in”** for everyday **debit card and ATM transactions** to be approved if you were to not have the funds to cover them when a pre-authorization is initiated by a merchant.

OPT-IN REQUIRED FOR DEBIT CARD TRANSACTIONS: You will be receiving a separate letter giving you the option to Opt-In for Debit Card transactions in the near future. You may also stop by any of our offices or call us at (866) 666-2195. You can contact us anytime to discuss or make changes to the way we are handling these transactions on your account.

At Citizens Bank, we have other less expensive alternatives to overdrafts that may be a better service for you, including **linked accounts** and **overdraft lines of credit**. If you would like to discuss these alternatives, please call us at (866) 666-2195 or visit one of our branch locations.

OVERDRAFT PRIVILEGE POLICY

(A discretionary Overdraft Service)

Citizens Bank (“we, us or our”) offers an overdraft protection service. Overdraft Privilege is a discretionary service we provide to our checking account holders who maintain their accounts in good standing. In an effort to provide excellent customer service, we will consider, without obligation on our part, to pay items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. The bank does not guarantee payment of funds.

Transactions That May Qualify For Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- a) You write a check, swipe your debit card, or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- b) You deposit a check or other item into your account, and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- c) You have inadequate funds in your account when we assess a fee or service charge; or
- d) You initiate a transaction before funds deposited into your account are “available” or “finally paid” according to our Funds Availability Policy.

For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven days after you deposit the check. If you do not have sufficient funds in your account – independent of the check – to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Program applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege. Participation in Overdraft Privilege is not mandatory. You may opt-out of the service any time by notifying one of our service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize but still pay an item in overdraft, your transaction could be declined, and we may still assess fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

Fees

For each overdraft we pay, we will charge the standard per item overdraft fee of \$28.00 as set forth in our fee schedule. A fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means (provided you have consented or opted into overdrafts regarding ATM or one-time debit card transactions). We will notify you by mail if we pay or return any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. Regardless of the number of NSF items, you will be charged for no more than six per day. Our de minimis amount is \$5.00, meaning there is no fee for items which overdraw an account up to, but not exceeding \$5.00 on any business day. The amount of any overdrafts, including our fees, are due and payable immediately. For accounts that remain overdrawn for 30 consecutive days, the overdraft privilege service will be suspended, and at 60 consecutive days in overdraft the account will be closed.

OVERDRAFT SERVICES

Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service offered by the bank. It is the obligation of the institution to operate in accordance with all safety and soundness standards. Therefore, a continual evaluation of all accounts is performed to determine if it is financially sound to honor items that may cause an overdraft. Overdraft Privilege is typically extended to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

1. Age of the account
2. Deposit Balances
3. Deposit Regularity
4. Previous Overdraft Activity
5. Account Status relating to any legal or administrative order or levy, such as bankruptcy or tax lien
6. Status of loan obligation with the institution

Other Overdraft Alternatives

The bank offers other overdraft alternatives in addition to Overdraft Privilege. These include (1) Linked Account – this provides an automatic transfer from another account of yours, such as a savings account. The cost for this “Linked Account Program” is \$3.00 per transfer. This product may be established by speaking to a customer service representative. (2) Overdraft Line of Credit – this is a loan in the form of a line of credit, thereby requiring you to submit a loan application and to meet other certain credit requirements. Once established, the loan will be available and used to automatically transfer funds to the checking account when the account goes below a zero balance. For more information on the “Overdraft Line of Credit,” please see a loan officer.

Additionally, we offer Online and Mobile Banking, each with notification options as well as telephone banking for 24-hour account balance information to assist in the management of your account. If you would like to discuss these alternatives or if you have other financial needs, please call us at 866-666-2195 or visit one of our branches.

For further help with your money management and financial education visit, www.ftc.gov/moneymatters.

Cashier's Check Fee	\$	2.00	per item
Check Cashing Fee – Non Customer		n/a	do not cash for non customers
Check Printing Fee	\$	0.25	per temporary check encoded
Check Reorder Fee		yes	varies by style
Counter Check	\$	2.00	per page
Christmas Club Early Withdrawal Fee	\$	10.00	per withdrawal
Collection – Foreign Check	\$	25.00	per item
Checks on Canadian Banks – Non Collection	\$	1.00	per item
Debit/ATM Foreign ATM Fee	\$	1.00	bank customer
Debit/ATM Replacement Fee	\$	10.00	for lost card
Debit/ATM Withdrawal Limits*	\$	500.00	per day (*Smart Start Checking is \$300)
Debit Card Purchasing Limits			
Consumer Debit Card*	\$	1,500.00	per day (*Smart Start Checking is \$800)
Business Debit Card	\$	2,000.00	per day
Deposit Item Returned	\$	10.00	per item
Dormant Fee	\$	5.00	per statement cycle
Executions, Garnishment, Levies, Escheat	\$	75.00	
Foreign Currency – Buy/Sell	\$	10.00	
IRA Closure		no charge	
Mobile Deposit Limit	\$	1,500.00	per day (initial approval required)
Money Market Checking Excessive Withdrawal	\$	5.00	per transaction over 6/month
Night Deposit Bags (Locking)	\$	35.00	per bag
Overdraft Fee	\$	28.00	per item; \$168 daily max
Overdraft Fee ODP	\$	28.00	per item
Overdraft Return Fee	\$	28.00	per item
Overdraft Transfer Fee – Linked Account	\$	3.00	per day
Photocopies	\$	0.25	per page – black and white
Records Request			
Research	\$	25.00	per hour – 1 hour minimum
Statement Reproduction	\$	5.00	per monthly statement
Fax	\$	5.00	per fax
Document Email (encrypted)	\$	1.00	per email
Savings Account Withdrawal	\$	2.00	per transaction over 18 per quarter
Safe Deposit Box Drilling	\$	250.00	
Safe Deposit Box Late Fee	\$	10.00	per month
Safe Deposit Box Rentals			
Size 2x4	\$	15.00	annual fee
3x5	\$	18.00	annual fee
5x5	\$	20.00	annual fee
3x10	\$	25.00	annual fee
5x10	\$	35.00	annual fee
10x10	\$	60.00	annual fee
Stop Payment	\$	28.00	per item
Vacation Club Early Withdrawal	\$	10.00	per withdrawal
Wire Fee – Incoming Domestic	\$	9.00	customer only
Wire Fee – Outgoing Domestic	\$	15.00	customer only
Wire Fee – Incoming International	\$	40.00	customer only
Wire Fee – Outgoing International	\$	40.00	customer only

CITIZENS BANK**LAFAYETTE MAIN OFFICE**

400 Highway 52 West
Lafayette, TN 37083
(615) 666-2195
M-Th 8-4, F 8-5, S 8-12

LAFAYETTE PUBLIC SQUARE BRANCH

201 West Locust Street
Lafayette, TN 37083
(615) 666-2196
M-T 8-4, W closed, Th 8-4, F 8-5,
S 8-12

**LAFAYETTE SCOTTSVILLE
RD BRANCH**

1108 Scottsville Road
Lafayette, TN 37083
(615) 666-4677
M-W 8-4, Th closed, F 8-5, S 8-12

RED BOILING SPRINGS BRANCH

32 Carthage Road
Red Boiling Springs, TN 37150
(615) 699-2205
M-Th 8-4, F 8-5, S 8-12

WESTMORELAND BRANCH

990 New Highway 52
Westmoreland, TN 37186
(615) 644-2119
M-Th 8-4, F 8-5, S 8-12

GAINESBORO BRANCH

116 S Grundy Quarles Highway
Gainesboro, TN 38562
(931) 268-2141
M-T 8:30-5, W 8:30-12, Th-F 8:30-5,
S 8:30-12

BANK OF CELINA**CELINA OFFICE**

101 East Lake Avenue
Celina, TN 38551
(931) 243-3161
M-Th 8-4, F 8-5, S 8-12

SMITH COUNTY BANK**CARTHAGE BRANCH**

50 North Main Street
Carthage, TN 37030
(615) 735-2800
M-Th 8-4, F 8-5, S 8-12

GORDONSVILLE BRANCH

411 Gordonsville Highway
Gordonsville, TN 38563
(615) 683-1919
M-Th 8-4, F 8-5, S 8-12

AMERICAN BANK & TRUST**LIVINGSTON BRANCH**

808 West Main Street
Livingston, TN 38570
(931) 823-2265
M-Th 8-4:30, F 8-5,
S 7:30-12 (drive-thru)
(drive-thru opens at 7:30)

COOKEVILLE NEAL ST BRANCH

1450 Neal Street
Cookeville, TN 38501
(931) 526-4800
M-Th 8-4:30, F 8-5,
S 8-12(drive-thru)
(drive-thru closes at 5)

COOKEVILLE WILLOW AVE BRANCH

123 North Willow Avenue
Cookeville, TN 38501
(931) 526-4800
M-Th 8-4:30, F 8-5, S closed
(drive-thru closes at 5)

LIBERTY STATE BANK**LIBERTY BRANCH**

311 East Main Street
Liberty, TN 37095
(615) 536-5101
M-Th 8-4, F 8-6, S closed

ALEXANDRIA BRANCH

100 North Public Square
Alexandria, TN 37012
(615) 529-2375
M-T 8-4, W 8-12, Th 8-4,
F 8-6, S 8-12

SMITHVILLE BRANCH

735 South Congress Boulevard
Smithville, TN 37166
(615) 597-2265
M-T 8-4, W 8-12, Th 8-4,
F 8-5, S 8-12

LEBANON N. CUMBERLAND BRANCH

214 North Cumberland Street
Lebanon, TN 37087
(615) 449-4441
M-Th 8-4, F 8-6

LEBANON W. MAIN BRANCH

1035 West Main Street
Lebanon, TN 37087
(615) 444-4166
M-Th 8-4, F 8-6, S 8-12

TRADERS BANK**TULLAHOMA MAIN OFFICE**

120 North Jackson Street
Tullahoma, TN 37388
(931) 455-3426
M-Th 8:30-4, F 8:30-5, S closed
(drive-thru opens at 8:00)

TULLAHOMA BRANCH

412 West Lincoln Street
Tullahoma, TN 37388
(931) 455-2391
M-Th 8:30-4, F 8:30-5, S closed
(drive-thru opens at 8:00)

MANCHESTER BRANCH

1207 Hillsboro Boulevard
Manchester, TN 37355
(931) 728-1474
M-Th 8:30-4, F 8:30-5, S closed
(drive-thru opens at 8:00)

SHELBYVILLE BRANCH

1602 North Main Street
Shelbyville, TN 37160
(931) 680-3500
M-Th 8:30-4, F 8:30-5, S closed
(drive-thru opens at 8:00)

WINCHESTER BRANCH

2695 Decherd Boulevard
Winchester, TN 37398
(931) 967-3755
M-Th 8:30-4, F 8:30-5, S closed
(drive-thru opens at 8:00)

AB&T AMERICAN
BANK & TRUST

CITIZENS BANK FAMILY

CITIZENS BANK • SMITH COUNTY BANK
BANK OF CELINA • LIBERTY STATE BANK
TRADERS BANK