



ELECTRONIC FUND TRANSFER SERVICES (CONSUMER ACCOUNTS ONLY)

We offer a variety of electronic fund transfer services you can use to access funds in your account(s) and perform other transactions detailed in this section. We describe some of these services in this section and also provide certain disclosures that apply to the use of electronic fund transfer services with your Consumer account. Some of these services are governed by separate agreements we give to you at the time your card is mailed or you sign up for the service (e.g., debit cards, online and mobile banking).

When you read this section, you'll see references to Regulation E or Reg. E. This regulation applies to transactions you can perform using your card to access your account, such as purchases and ATM transactions. Regulation E also applies to other types of electronic fund transfers you can make from or to your account, such as payments made using Bill Pay and the direct deposit of your paycheck into your account. Regulation E establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfers and of our or other persons who offer these services. It includes the actions you need to take if you believe your card, card number, or your PIN has been lost or stolen, or if you notice an error or unauthorized electronic fund transfer on your account and the rules regarding your potential liability for these transfers.

The following provisions apply to electronic fund transfers to or from your consumer deposit account(s) that are governed by Part A of Regulation E. These provisions don't apply to wire transfers. These provisions apply to the following types of transactions:

- **Debit Cards** – using your debit card to make purchases, withdrawals, payments, transfers, and other transactions as described in the *Debit Cards* section of this Agreement
- **Transfers** – sending or receiving transfers between your accounts or to other recipients at United Bank or other financial institutions
- **Payments** – one-time or recurring payments from your account that you initiate or preauthorize for withdrawal from your account
- **Credits** – manual or automatic electronic deposits to your account, such as payroll or benefit payments
- **Electronic Check Conversion** – electronic funds transfer using information from a check (e.g., our routing number and your account number)

Liability for Unauthorized Transactions According to Regulation E: Tell us AT ONCE if you believe your card, card number, or PIN has been lost or stolen, or otherwise compromised, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Contacting us immediately is the best way of keeping your possible losses down. You could lose all the money in your account (plus funds in your overdraft limit balance, and in any line of credit or other account linked to your account).

If you tell us within two Business days after you learn of the loss or theft of your card, card number, or PIN, you can lose no more than \$50 if someone used your credentials without your permission.

If you **do NOT** tell us within two Business days after you learn of the loss or theft of your card, card number, or PIN, and we can prove we could have stopped someone from using your credentials without your permission had you told us, you could lose up to \$500.

Also, if your account statement shows transfers that you did not make or authorize, including those made by your card, PIN, or other means, tell us at once. If you do not notify us within 60 days after the statement was mailed or otherwise made available to you, you will be liable for any additional unauthorized transactions that occurred after the 60-day period and before you provided notice to us (if we can prove that we could have stopped those transactions had you promptly notified us). This will apply even to unauthorized transactions that occur shortly before you notify us. If a good reason (such as extended travel or hospitalization) kept you from telling us, we will extend the time periods.

Zero Liability Protection- for debit card transactions from consumer accounts: Your card comes with Zero Liability protection, which provides you with more coverage than what Regulation E requires for cards accessing consumer accounts. Visit accessunited.com or contact us for additional information.

Contact in the Event of Unauthorized Transfer: If you believe your card, card number, or PIN has been lost or stolen, or otherwise compromised use the information in the *How to Contact Us* section to let us know.

You should also use the same contact information if you believe a transfer has been made using the information from your check without your permission.

Preauthorized Credits to Your Account: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can verify receipt via online or mobile banking, enroll in account alerts, or call us at 770-567-7211 to find out whether or not the deposit has been made.

Handling Preauthorized Payments

Right to Stop Payment: If you have told us in advance to make regular (recurring) payments out of your account, you can stop any of these payments by using the information in the *How to Contact Us* section to let us know.

You must notify the bank orally or in writing in time for us to receive your request three Business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and to get it to us within 14 days after you call.

Notice of Varying Amounts: If the amount of these regular (recurring) payments vary, the party you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. (The party you are going to pay may allow you to choose to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside limits that you set).

Liability for Failure to Stop Payment: If you order us to stop a preauthorized payment three Business days or more before the transfer is scheduled, and we do not do so, we will pay for your losses or damages.

NOTE: We cannot stop payment on a purchase transaction unless it is a preauthorized electronic fund transfer.

Electronic Check Conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Check your online banking or mobile banking to find out whether an electronic transfer has been credited or debited to your account. You also have the right to contact us using the information in the *How to Contact Us* section.

You may authorize a merchant to electronically collect a fee associated with re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a Consumer account is covered by this section. When a merchant re-presents a check electronically, that transaction is NOT covered by this section. A description of the transaction will appear on your statement. Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign by the merchant.

Receipts: You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or when you use your card at a merchant terminal.

Our Liability for Failure to Make Transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, we will not be liable if:

- Through no fault of ours, you do not have enough funds in your Available balance to make the transfer,
- The transfer would go over the credit limit on a linked line of credit service account,
- The ATM where you are making the transfer does not have enough cash,
- The terminal or system was not working properly, and you knew about the breakdown when you started the transfer,
- Circumstances beyond our control (such as flood or fire) prevent the transfer, despite reasonable precautions we have taken, or
- There is some other exception stated in our Agreement with you.

In Case of Errors or Questions about your Electronic Funds Transfers (Error Resolution): If you see an error or have questions about your electronic transfers, suspect your statement or receipt contains an error, or you need more

information about a transfer listed on an account statement or receipt, contact us using the information in the *How to Contact Us* section.

We must hear from you no later than 60 days after we send the FIRST account statement on which the problem or error appeared, and you should provide us with the following information:

- Your name and account number,
- The dollar amount of the suspected error,
- A description of the error or the transfer that you are unsure about, and
- A clear explanation of why you believe it is an error or why you need more information.

If you tell us in person or by phone, we may require that you send us your complaint or question in writing within 10 Business days.

Investigations: We will determine whether an error occurred within 10 Business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we need more time, we will provisionally credit your account within 10 Business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business days, we may not credit your account.

For errors involving new accounts, a point-of-sale transaction, or a transaction initiated outside a state, territory, or possession of the United States, we may take up to 90 days (instead of 45) to investigate. For new accounts, we may take up to 20 Business days to credit your account for the amount you think is in error. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three Business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

How to Contact Us

Online:	Visit accessunited.com	Electronic Funds Transfers (EFTs): In case of errors or questions about your EFTs, or if you believe your debit card has been lost or stolen, call us at 770-567-7211 or write: EFT Coordinator- United Bank PO Box 160 Barnesville, GA 30204
Phone:	770-567-7211	
Telephone Banking:	770-567-2400	
Deaf or hard of hearing customers:	We accept operator relay calls	
		All Other Written Correspondence: United Bank PO Box 1337 Zebulon, GA 30295