

ELECTRONIC FUND TRANSFER DISCLOSURE



HARVEST BANK

www.harvestbank.com
75 MAIN ST N, PO BOX 70
KIMBALL, MN 55353

ELECTRONIC FUND TRANSFERS **YOUR RIGHTS AND RESPONSIBILITIES** **(This applies to consumer accounts only)**

For purposes of this disclosure the terms "we", "us" and "our" refer to HARVEST BANK. The terms "you" and "your" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your CHECK CARD (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of EFT services provided by HARVEST BANK in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

CHECK CARD SERVICES:

- You may withdraw cash from your checking account(s).
- You may make deposits into your checking account(s).
- You may make balance inquiries on your checking account(s).
- You may use your CHECK CARD to obtain cash advances from your Ready Reserve at an ATM.
- 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.

Besides being able to use your Debit Card at our ATM terminals, you may access your accounts through the following network(s): Shazam, Cirrus

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.

OTHER ATM SERVICES. In addition, you may perform the following transactions: TERMINATION OF YOUR ELECTRONIC FUNDTRANSFER CARD - CHECK CARD

You may terminate your check card agreement by written notice to us.

We may terminate the check card agreement by written notice to you.

TIME NEEDED TO COMPLETE TERMINAL TRANSACTIONS.

- Withdrawals made at an ATM terminal will normally be completed and charged to your account the next business day.
- Deposits made at an ATM terminal will normally be credited to your account the next business day. Deposits made, whether in cash, check, draft, or money order, are subject to our Funds Availability Policy, which has either been provided to you at the time of opening the account or has been mailed to you. If you do not have a copy of our Funds Availability Policy, please contact us and we will make a copy available to you.

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. 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:

- **CHECK 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.

Payment for goods or services made by a transfer of funds through a terminal shall not affect any of the rights, protections, or liabilities in existing law concerning a cash or credit sale made by means other than through the use of a terminal.

You cannot reverse a Point of Sale transaction.

MASTERCARD AUTOMATIC BILLING UPDATER PROGRAM- MasterCard Automated Billing Updater (ABU) is used by participating merchants to ensure they have the latest card information (for example, account number/expiration date) on file to process recurring payment and account on file transactions. By automatically maintaining the accuracy of card holder data, MasterCard ABU helps prevent disruptions in merchant services due to account changes. It can extend the life of account on file automatic recurring payment arrangements.

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 based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

IMPORTANT ADDITIONAL FEE NOTICE. Mastercard® charges us a Currency Conversion Fee of 0.20% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.90% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.10% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

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

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make payments on consumer loans, home mortgage loans, home equity loans, Ready Reserve, Commercial loans and lines, and Agricultural loans that you have with us.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), money market account(s), and NOW account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING. HARVEST BANK offers its customers use of our ONLINE BANKING service.

You may access your Harvest Bank Account(s) by computer through the Harvest Bank website - www.harvestbank.com - with your login ID and password. Keep your password confidential; and do not disclose it to third parties. You are responsible for safe keeping your password. You may change your password at any time by clicking on SERVICES and selecting CHANGE PASSWORD. You should carefully select a password that is hard to guess. We suggest that you stay away from names, dates,

and information that may be easily guessed. You agree not to disclose or otherwise make your password available to anyone not authorized to sign on your accounts.

You will be able to: Transfer funds between your Harvest Bank Checking, Savings and Money Market accounts. There is no fee for online banking transfers between internal accounts.

Make payments from checking or savings to loan accounts with us.

Transfer funds from your Home Equity Line of Credit to your deposit accounts.

Make payment from Checking to third parties.

Get account activity information about your Harvest Bank Accounts.

BILLPAY:

Upon registration and acceptance, you may access this service by password and authentication to make payments from your checking account. Additional charges for customer requested service and other items:

Recipient Payment Notification: \$10.00 per occurrence.

Express Mail Notification: \$15.00 per occurrence

Proof of payment not necessitated by a dispute: \$10.00 per occurrence.

Payments returned due to customer error: \$5.00 per occurrence.

Cancellation Fee: \$7.50 per occurrence.

ACH Return Fee: \$10.00 per occurrence.

Overdraft and NSF Return Fee: \$28 per occurrence

Non-use fee: Billpay fee of \$5.00 if no bills are paid during the calendar month.

Miscellaneous Product Fees

Overnight Rush Fee: \$34.95 per occurrence.

2nd Day Rush Fee \$29.95 per occurrence.

Electronic Rush Payment: \$6.95 per occurrence

Charitable Donations: \$1.99 per occurrence.

Gift Pay: \$2.99 per occurrence.

MOBILE BANKING/MOBILE DEPOSIT:

Make deposits into checking or

Make transfers between Harvest Bank deposit accounts.

Make loan Payments from Deposit accounts.

Make payments from checking to third parties.

Get checking account(s) and savings account(s) information.

Deposit checks into deposit accounts using Mobile Deposit capture on your mobile device.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

ELECTRONIC CHECK CONVERSION. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

OTHER WITHDRAWAL LIMITATIONS. Daily Limits for ATM and Point of Sale Transactions

There is a daily limit for all ATM and Point of Sale withdrawal Transactions. For security reasons, specific dollars limits are disclosed at the time the card is issued. We reserves the right to change dollar amount limits at any time without prior notification.

OTHER LIMITATIONS.

- The number and/or dollar amount limit of Point of Sale transactions will be provided to you when you receive your card.
- Online Banking Transfer limitations: Transfers of funds between accounts are limited only by the available balance in your account.
- Listed below are access devices that may be used to access a line of credit account, and the line of credit accounts that may be accessed. The amount of any cash advance available through use of your access device is subject to your separate agreement with HARVEST BANK, if any. Please refer to your Line of Credit Agreement for disclosures related to such limitations.

CHECK CARD: Ready Reserve

NOTICE OF RIGHTS AND RESPONSIBILITIES

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.

TERMINAL TRANSACTIONS. Upon completing a transaction at an electronic financial terminal you will receive a receipt or record of the transaction (unless you have chosen not to get a receipt). These receipts (or the transaction number given in place of the receipt) should be retained to verify that a transaction was performed.

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.

OTHER RIGHTS TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS. Electronic Delivery of periodic statements: By accepting the terms of the online banking agreement you are accepting electronic delivery of the periodic statements for all your Harvest Bank accounts. This means that you may not receive the periodic statements in hard copy unless requested by you at a later date. You may withdraw consent for electronic delivery of statements. To withdraw consent or to provide updated information on how the bank may contact you electronically, you must write to Harvest Bank at PO Box 70, Kimball MN 55353.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (320)398-3500 to find out whether or not the deposit has been made.

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 your 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 HARVEST BANK 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 By calling 1-800-717-4923 to self-select a new pin number. You will be asked to provide information from your card and the last 4 digits of your social security number. You must call from a phone number you provided to us when you applied for your card.

You can also contact Harvest Bank at

Kimball 320-398-3500
Saint Augusta 320-251-6100
Atwater 320-974-8861
Kandiyohi 320-382-6100

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (320)398-3500

or

write to: Harvest Bank
PO Box 70
Kimball MN 55353

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the

transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

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: (320)398-3500 (8:00 am - 6:00 pm CST) or 1-800-383-8000 (12:01 am to 12:00 pm CST)

or

write to: HARVEST BANK
PO BOX 70
KIMBALL MN 55353

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).

FOR CARDS. We shall be liable for all unauthorized withdrawals unless the unauthorized withdrawal was due to the loss or theft of your Debit Card, in which case you shall be liable, subject to a maximum liability of \$50.00, for those unauthorized withdrawals that you or a member of your family or household derived no benefit made prior to the time we are notified of the loss or theft. The limitation on liability is effective only if we are notified of the unauthorized charges contained in a periodic statement within sixty (60) days of receipt of the periodic statement by the person in whose name the Debit Card is issued.

FOR UNAUTHORIZED TRANSFERS. The limitations on your liability for unauthorized transfers described in the following paragraph do not apply to preauthorized automatic payments from your checking account(s), savings account(s), money market account(s), and NOW account(s). Unless you have complied with the procedures to stop the preauthorized payment described above, your liability for such unauthorized transfers is unlimited.

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 periodic statement or receipt 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, 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.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING CHECK CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF CHECK CARD. You must not use your CHECK CARD for any illegal transactions, including internet gambling and similar activities.

TRUTH IN LENDING DISCLOSURE. You may be liable for the unauthorized use of your Debit Card to access a line of credit. Please refer to your Line of Credit Agreement for disclosures related to your liability for unauthorized use.

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

call us at: (320)398-3500

or

write to: Harvest Bank
PO Box 70
Kimball, MN 55353

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 HARVEST BANK 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 will 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. Harvest Bank

PO Box 70

Kimball, MN 55353

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

RIGHT TO BRING CIVIL ACTION. You may bring a civil action against any person violating any provision of Minnesota Statutes Sec. 47.69 (governing consumer privacy and authorized withdrawals). If you prevail in such an action, you may recover the greater of your actual damages or \$500.00. You may also be entitled to recover punitive damages, your court costs, and reasonable attorney's fees.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. The following fees and charges may be imposed on your checking account:

Replacement of lost or damaged check card

\$10.00

Stop Payment Fee - \$18 per stop payment order.

Other fees may apply. Please reference your Truth is Savings Disclosure and the Fees and Charges Addendum.

DISCLOSURE OF ACCOUNT INFORMATION. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

CONSUMER PRIVACY. To protect the privacy of our customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment, structures or systems, shall take such steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or a customer's account from misuse by any person manning an electronic financial terminal, including any supporting equipment, structures or systems.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.