

## Online Banking Electronic Disclosure Agreement

Disclosures can be provided in electronic form for the online banking service(s) you have selected. Before obtaining these service(s) electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online banking service(s) process. You may contact us at the number or address listed below to obtain online banking services.

In this consent "we", "us", "our", and "CB" are used to refer to Century Bank. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them by clicking "disclosures" on the login page. Your consent applies to your account(s) and online banking services disclosures, notices and documents.

Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you may do so by calling us or writing us at the number or address listed below.

You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.

By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.

The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

A personal computer or other device capable of accessing the internet

A web browser which supports 128-bit SSL encrypted communications

Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://get.adobe.com/reader/>).

If you have any questions, please contact us at (502)859-5111 or email us at [Info@centurybankky.com](mailto:Info@centurybankky.com).

## **Online Banking Enrollment Disclosures Century Bank Online Banking Agreement**

**Definitions** - As used in this Agreement, the words "we", "our", "us", "it(s)" and "CB" mean Century Bank. "You" and "your" refer to the accountholder authorized by CB to use Online Banking under this Agreement and anyone else authorized by that accountholder to exercise control over the accountholder's funds through Online Banking. "Account(s)" means your accounts at CB. "Electronic funds transfers", means ATM withdrawals, preauthorized transactions, and point of sale transactions, transfers to and from your CB accounts using Online Banking including bill payments. "Online Banking Services" means the services provided pursuant to this Agreement, including the Bill Payment Service. "Business Day" includes Monday through Friday and excludes, Saturday, Sundays, and Holidays. Holidays are defined as New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas Day.

This Agreement includes the Fee Schedule and Enrollment Form. This agreement is a contract that establishes the rules covering electronic access to your accounts at Century Bank ("CB") through CB Online Banking. By using CB Online Banking, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of any and all agreements and disclosures for each of your CB accounts continue to apply notwithstanding anything to the contrary in this Agreement, including, but not limited to, deposit and loan accounts.

This Agreement is subject to applicable federal and state laws. If any provision of this agreement is found to be unenforceable, all remaining provisions will continue in full force and effect. Any waiver (express or implied) of any default or breach of this Agreement by either party shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and CB's successors and assigns.

Certain obligations created under this Agreement that inherently would continue beyond termination, cancellation, or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement constitutes the entire agreement between the parties and supersedes all oral or prior written agreements or negotiations between the parties with respect to the subject matter hereof. No oral or written representations of any kind other than contained in this Agreement exist, except that CB shall in its sole discretion change the terms and conditions of this Agreement pursuant to the Change in Terms paragraph of this Agreement.

**Access** - To use Online Banking, you must have at least one account at CB, access to Internet service, and an e-mail address. You can add or delete any of your CB accounts from this Agreement by submitting a request to our secure email address or in person at a branch location. Access to your accounts through Online Banking will be based upon the identification of users and authority levels specified by you in your Enrollment Form. CB undertakes no obligation to monitor transactions through Online Banking to determine that they are made on behalf of the account holder.

**Hours of Access** - Generally Online Banking is continuously available; however there may be occasions where all or some of Online Banking and its services may be unavailable due to emergency or a scheduled system maintenance or processing. When reasonable, MSB agrees to post notice of any extended periods of unavailability on the Online Banking website.

**Your Password** - For security purposes, you are required to change your password upon your initial login to Online Banking. The password you determine to use is not communicated to CB. You agree that CB is authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to Online Banking will be locked. To unlock your authorization to use Online Banking, you must contact CB to have your account unlocked or to obtain a new temporary password. If you do not access your account for 180 days, then you must call CB to re-establish your online banking profile

**Security** - You agree to examine your statements with reasonable promptness and pursuant to any applicable agreements you have with CB. You agree to protect the confidentiality of your account, account number, User ID, password, and any other personal identification information. You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Online Banking is encrypted in an effort to provide transmission security. Online Banking utilizes identification technology to verify that the sender and receiver of Online Banking transmissions can be appropriately identified by each other.

Notwithstanding our efforts to insure that the Online Banking system is secure, you acknowledge that all data transfers, including e-mail, occur openly on the Internet and potentially can be monitored and read by others. We do not warrant in any circumstance that data transfers utilizing CB Online Banking or e-mail transmitted to or from us will not be monitored or read by others.

**Fees and Charges** - Century Bank's Online Banking service is free. However, your mobile service provider may charge for sending or receiving text messages on your mobile device. Check with your service provider for details on specific fees and charges that may apply.

**Posting of Internal Transfers** - Transfers initiated through Online Banking before 5:00 p.m. (Eastern Standard Time) on a Business Day may be posted to your account the same day. Transfers completed on a non-Business Day or after 5:00 p.m. (Eastern Standard Time) on a Business Day will be posted on the next Business Day. Online Banking identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, if different login IDs are used, you understand and acknowledge that the View Postings screens in both the Transfer and Bill Payer menu options of Online Banking will not reflect transfers made by multiple users of the same account. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid overdrafts. You will be responsible for all transactions conducted and/or overdrafts incurred by other authorized parties on your account.

**Overdrafts (Order of Payments, Transfers, and other Withdrawals)** - If your account has insufficient funds to perform all electronic fund transfers requested, the electronic funds transfers involving currency disbursements will have priority, e.g. ATM withdrawals.

**Limits on Amounts and Frequency of Online Banking Transactions** - The number of transfers from CB accounts and the possible amounts transferred, are limited pursuant to the terms of the applicable agreements for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

**Online Banking Bill Payment Service** - To initiate an Online Banking Bill Payment, you must designate the CB account from which the bill payment will be debited, the amount of the payment, and the payment date (i.e. the date the payee is to receive the payment). Additionally, you must complete the payee name, account number, and remittance address exactly as shown on the billing statement or invoice. Funds will be taken from your account immediately once payment is remitted. If the payment date you select is not a Business Day, your account will be debited the Business Day before the selected date. By using the Online Banking Bill Payment Service option, you agree that based upon instructions received under your password, CB can charge your designated account by electronic transfer, "no signature required draft," or by debiting and remitting funds on your behalf. You also agree that your first Online Banking Bill Payment will be charged to your Primary Checking Account. CB reserves the right to refuse to pay any payee designated by you; and thereafter, provide prompt notice to you.

**Scheduling Online Banking Payments** - You understand and agree that CB is not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party, for example, the payee improperly posting payment to your account.

**How to Cancel a Bill Payment** - A bill payment scheduled through Online Banking must be canceled via Online Banking while the status is "scheduled". Once the status is "processed," the payment may not be canceled.

**Stop Payment Requests** - Once a bill payment that has been paid electronically has been debited from your account, you CANNOT stop it. Before the paper draft has cleared, you may be able to stop an Online Banking Bill Payment paid by paper draft by contacting CB by telephone or in person. If the paper draft has not cleared, CB will immediately process your stop-payment request. CB will notify you immediately if the paper draft has cleared. Bill Payment stop-payment requests must precisely identify the payee name, account number, amount of payment, scheduled date of payment, and check number from the Bill Payment View Payment Activity Screen. You may initiate stop-payment requests online via Online Banking for non-electronic checks you have written off your CB accounts that have not cleared. Any online stop payments requested on a non-Business Day or after 4:00 p.m. on a Business Day will be processed by 4:00 p.m. the next Business Day. Non-electronic check stop-payment requests must precisely identify the payee name, check number, amount, and date. You will incur stop-payment charges as disclosed in the current Fee Schedule for the applicable account. Stop payment charges for Bill Payment paper drafts will be assessed in addition to the stop-payment charges for the applicable account.

**Disclosure of Account Information and Transfers** - Disclosure is pursuant to CB privacy policy. You may access our "Privacy Notice" via the Privacy Notice link on the home page of our website at [www.centurybankky.com](http://www.centurybankky.com).

**Change in Terms and Conditions** - We may change any term or condition of this Agreement at any time. If such change results in increased fees for any Online Banking service, increased liability for you, or stricter limitations on the type, frequency, or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change. Should an immediate change be necessary to maintain the security of an account or our electronic fund transfer system, no advance notice will be given. We will post any required notice of the change in terms on the CB Online Banking website or forward it to you by e-mail or postal mail. Your continued use of any of the Online Banking Services indicates your acceptance of any change in terms and conditions. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable agreements and disclosures.

**Disclaimer of Warranty and Limitation of Liability** - In connection with the Online Banking Services provided to you under this Agreement, CB makes no expressed or implied warranties of any kind, including, but not limited to, any implied warranty of merchantability or fitness for a particular purpose. CB does not and cannot warrant that Online Banking will operate without errors or that any or all Online Banking Services will be available and operational at all times. Except as specifically provided in this Agreement or otherwise required by law, you agree that our officers, directors, employees, agents, or contractors are not liable for any indirect, incidental, special, or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Online Banking, including, but not limited to, loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of MSB and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking.

**Your Right to Terminate** - You may cancel your Online Banking service at any time by providing us with written notice in person, by postal mail, or fax. Your access to Online Banking will be suspended within 3 Business Days of our receipt of your instructions to cancel the service.

**Our Right to Terminate** - You agree that we can terminate or limit your access to Online Banking Services for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any of your CB accounts. Online Banking service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
2. Upon 3 Business Days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
3. Upon reasonable notice, for any other reason in our sole discretion.
4. We reserve the right to terminate your Online Banking Service if you have not accessed your Online Banking account within the past 6 months. You will be required to call CB to re-establish your online banking profile if your account has been disabled.
5. Without prior notice, if we reasonably suspect fraud or abuse on banking account(s).

**Dual Signature Required Accounts** - Please refer to the Cash Management agreement.

## ONLINE BANKING SERVICE

### Electronic Funds Transfer Agreement and Disclosures Your Rights and Responsibilities

**IF YOUR ATM/VISA DEBIT CARD HAS BEEN LOST/STOLEN, CALL 502-859-5111  
(during banking hours) or 1-877-965-1118 option 3**

The Electronic Fund Transfer we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it informs you your rights and obligations for these transactions. You should keep this notice for future reference.

#### Types of Transfers

a) Prearranged Transfers

- I. Prearranged credits. You may make arrangements for certain direct deposit to be accepted into your checking and/or savings account.
- II. Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account.

b) Telephone Transfer (Bank BY Phone)

You may access your accounts by telephone at 1-877-965-1118 using a touch tone phone, your account numbers and personalized identification number (PIN) to:

- I. Transfer funds from checking to savings and savings to checking
- II. Make payments from checking to loan accounts with us
- III. Get checking and savings account(s) information

c) ATM Transfer

You may access your account(s) by ATM using your card and personal identification number (PIN)

- I. Make deposit to checking and savings accounts
- II. Get cash withdrawals from checking accounts you may withdraw no more than \$200.00(if there are sufficient funds in your account) per day, \*
- III. Offline withdraw no more than \$100 (if there are sufficient funds in your account) per day
  - i. Lower Limit Card (Minor) withdraw no more than \$200.00 (if there are sufficient funds in your account) per day, \*off line withdraw no more than \$100 (if there are sufficient funds in your account) per day
  - ii. Business Debit Card review Business Debit Card Agreement issued at the time debit card was opened
- IV. Get cash withdrawals from savings accounts you may withdraw no more than \$200.00 (if there are sufficient funds in your account)per day, \*off line withdraw no more than \$100 (if there are sufficient funds in your account) per day
  - i. Lower Limit Card (Minor) withdraw no more than \$200.00 (if there are sufficient funds in your account) per day, \*off line withdraw no more than \$100 (if there are sufficient funds in your account) per day
- V. Transfer funds from savings to checking and checking to savings
- VI. Make payments from checking account to loan account with us
- VII. Get checking account(s) information
- VIII. Get savings account(s) information
- IX. ATM: \$1.49 for each time you use your ATM Card and PIN at another bank's ATM  
Replacement ATM Card: \$5.95 within 12 month issuance  
Replacement PIN ATM Card: Free
- X. Currency Transaction Fee- 1% of the International currency conversion transaction in US dollars
- XI. Cross Boarder Fee- 0.80% for single currency International transaction

d) Point-Of-Sale Transaction

Using your card:

- I. You may access your checking account to purchase goods (in person, by computer, by phone) pay for services (in person, by phone, by computer), get cash from merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- II. You may not exceed more than \$1,000.00 (if there are sufficient funds in your account)in transactions per day, \*offline transactions \$500.00 per day

- i. Lower Limit Card (Minor) transaction no more than \$200.00(if there are sufficient funds in your account) per day, \*off line withdraw no more than \$100 per day
    - ii. Business Debit Card review Business Debit Card Agreement issued at the time debit card was issued
  - III. Visa Debit Card: \$1.49 for each time you use your Visa Debit Card and PIN at another bank's ATM  
Replacement Visa Debit Card: \$5.95 within 12 month issuance  
Replacement PIN Visa Debit Card: Free
  - IV. Currency Transaction Fee- 1% of the International currency conversion transaction in US dollars  
Cross Boarder Fee- 0.80% for single currency International transaction
- e) Computer Transfer ( Internet Banking)  
You may access your account(s) by computer by using your assigned user ID and password.  
[www.centurybankky.com](http://www.centurybankky.com)
  - I. Transfer funds from checking to savings and savings to checking
  - II. Make payments from checking to loan accounts with us
  - III. Get checking and savings account(s) information
  - IV. Bill Pay (IPay) will either send your payments electronically (ACH) or draft check from your account. Century Bank of KY, Inc. or IPay does not guarantee prompt receipt or crediting by your payees. We are not liable for any damages or expensed you may incur due to any delay or failure of (i) the US Postal Services (USPS) in delivering payment; or (ii) any payee in crediting payment.
    - i. NSF Paid Item fee \$31.95
    - ii. NSF Return Item fee \$31.95
- f) Mobile Banking Transfer  
You may access your account(s) by web-enabled cell phone mobile app and text banking using your assigned user ID and password
  - I. Transfer funds from checking to savings and savings to checking
  - II. Make payments from checking to loan accounts with us
  - III. Get checking and savings account(s) information
  - IV. Get loan account(s) information
  - V. You may be charged access fees by your cell phone provider based on your individual plan. Web access and text is needed to use this service. Check with your cell phone provider for details on specific fees and charges.
- g) Electronic Fund Transfers Initiated By Third Parties  
You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third part to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with account information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:
  - I. Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
  - II. Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds

#### **General Limitations**

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- I. Transfers or withdrawals from Savings/Money Market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer, transfer, or by check, draft, debit card or similar order to a third part, are limited to six per statement cycle/over 6 - \$2.95 per withdrawal
- II. If you exceed the transfer limitations set forth above, your account shall be subject to closure.

### **ATM Operator/Network Fees**

- a) 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 charge a fee for a balance inquiry even if you do not complete a fund transfer.
- b) When you use your ATM/Visa Debit Card at another bank's ATM you will be charged \$1.49 for each transactions

### **Documentation**

- a) Terminal Transfers
  - I. You can get a receipt at the time you make a transfer to or from your account using a(n)
    - i. Automatic teller machine
    - ii. Point-of-sale terminal
  - II. You may not get a receipt if the amount of the transfer is \$15 or less.
- b) Preauthorized of Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at the telephone number listed below to find out whether or not the deposit has been made.
- c) In addition
  - I. You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
  - II. You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
  - III. If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

### **PREAUTHORIZED PAYMENTS**

- a) Right to stop payment and Stop Payment procedures. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:
  - I. Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
  - II. Stop Payment fee \$31.95.
- b) Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- c) Liability for failure to stop payment of preauthorized transfers. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### **FINANCIAL INSTITUTION'S LIABILITY**

- a) Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance
  - I. If, through no fault of Century Bank of KY Inc., you do not have enough money in your account to make the transfer.
  - II. If the automatic teller machine where you are making the transfer does not have enough cash
  - III. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
  - IV. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
  - V. There may be other exceptions stated in our agreement with you.

### **CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make

- I. Where it is necessary for completing transfers; or
- II. In order to verify the existence and condition of your account for the a third party, such as a credit bureau or merchant; or
- III. In order to comply with government agency or court orders; or
- IV. If you give us written permission.

### **UNAUTHORIZED TRANSFERS**

- a) Consumer Liability. Tell us at one if you believe your card and/or code has been lost or stolen, or if you believe that and electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can

lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you don't tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

- I. VISA Debit Card. Additional Limits on Liability:  
Unless you have been grossly negligent or have engaged fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card, This additional limit on liability does not apply to ATM transactions outside the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Services Association.
  - II. VISA Business Debit Card. Refer to your Business Debit Card Agreement for additional Limits on Liability.
- b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### **ERROR RESOLUTION NOTICE**

In case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within 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 the investigation.

#### **ADDITIONAL INFORMATION**

Business Day: For the purpose of this disclosure business days are Monday-Friday. Saturday and holidays are not included.

Personal Identification Number (PIN): The ATM PIN that was assigned to you or the Audio Response PIN that you created is for your security. The PINs are confidential and should NOT be disclosed to third parties or recorded on the card. You are responsible for the safekeeping of your PIN(s)

\*Offline: ATM system is offline with the operator is not online with server  
Termination of ATM, Audio Response, and Internet/Mobile Banking Services  
Century Bank of KY, Inc. reserves the right to terminate the agreement with you concerning the use of the ATM or Visa Check Card, Bank by Phone, Internet/Mobile Banking services if:

- i. We have reason to believe that there has been unauthorized use of your ATM PIN, Bank by Phone, or Internet/Mobile Banking password
- ii. You have not used your service(s) responsibly. Including excessive non-sufficient funds using the Bill Pay services
- iii. We notify you or any other party to your account that we have cancelled or will cancel the agreement

You will be notified in writing of any termination of services, which will take effect on



the date specified in the notice. Termination of the agreement will not affect the rights and responsibilities of the parties under the agreement for transactions initiated before termination

**NOTICE REGARDING NON-VISA PIN LESS DEBIT CARD TRANSACTIONS**

Century Bank of KY, Inc. allows non-Visa debit transaction processing. This means you may use your VISA check card on a PIN-Debit Network (a non-VISA network) without using a PIN to authenticate your transaction.

The non-VISA debit network for which such transactions are allowed are NYCE and PULSE networks.

Examples of the types of actions that you may be required to make to initiate a VISA transaction on your VISA

Check Card include signing a receipt, providing a debit card number over the phone or via the internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk location), responding to a logo displayed at a payment site and choosing to direct payment through the network, and having your identity verified using known information derived from an existing relationship with your instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to VISA debit transactions do not apply to non-VISA debit transactions. For example, the additional limits on liability (sometimes referred to as VISA's zero liability program) and streamlined error resolution procedures offered on VISA debit card transactions are not applicable to transactions processed on a PIN-Debit Network. VISA rules generally define PIN-Debit Network as non-VISA debit network that typically authenticates transactions by Use of personal identification number (PIN) but that is not generally known for having a card program.

**Contact Information:** Century Bank of KY, Inc. 201 W Woodford St Lawrenceburg KY 40342  
Phone Number: 502-859-5111 or 1-877-965-1118  
Fax Number: 502-859-1119  
Bank BY Phone: 1-877-965-1118

**Business Hours:**

**Main**

Lobby: Monday, Tuesday, Wednesday, Thursday 8:30am-4:00pm  
Friday 8:30am-6:00pm

Drive-Thru: Monday, Tuesday, Wednesday, Thursday 7:30am-5:00pm  
Friday 7:30am-6:00pm