ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

TYPE	S OF TRANSFERS, FREQUENCY AND DOLLAR		Make payments from
LII	MITATIONS		to
⊠ (a)	Prearranged Transfers.	x	Get checking account(s) information
X	Preauthorized credits. You may make arrangements	x	Get savings account(s) information
	for certain direct deposits to be accepted into your		
	□ checking and/or □ savings account(s).		
x			
	arrangements to pay certain recurring bills from your		
	□ checking and/or □ savings account(s).	× (4)	Point-Of-Sale Transactions.
			ing your card:
10-10-10			You may access your
x (b)	Telephone Transfers. You may access your account(s)		
	telephone at _(866) 540-2265		account(s) to purchase
	ing a touch tone phone, your account numbers, and		goods (⊠ in person, ⊠ by phone, ⊠ by computer),
r			pay for services (in person, by phone,
			by computer), get cash from a merchant, if the
X	Transfer funds from checking to savings		merchant permits, or from a participating financial
	Transfer funds from savings to checking		institution, and do anything that a participating
x	Transfer funds from <u>checking</u>		merchant will accept.
55	to checking	\mathbf{x}	You may not exceed more than \$ 500.00 in
X	Transfer funds from savings		transactions per <u>day</u> .
	to savings	Ц	
	Make payments from checking to loan accounts		
	with us		
	Make payments from	⊠ (e)	Computer Transfers. You may access your account(s)
_	to	by	computer by pointing your browser to
	Make payments from		www.united-bk.com
44-4507	to		and using your
X	Get checking account(s) information	·	Netteller login and password to:
\times	Get savings account(s) information	x	Transfer funds from checking to savings
		x	Transfer funds from savings to checking
			Transfer funds from checking
			to_checking
		x	Transfer funds from savings
⊠(c)	ATM Transfers. You may access your account(s) by	(), /k	to savings
	M using your ATM card	x	Make payments from checking to loan accounts
	and personal identification number to:		with us
x	Make deposits to checking accounts	\mathbf{x}	Make payments from <u>checking</u> account
x	Make deposits to savings accounts		
$\overline{\mathbf{x}}$	Get cash withdrawals from checking accounts you	x	to third party debtors Make payments from savings
-	may withdraw no more than <u>300.00</u> per <u>day</u>	5.5	
x	Get cash withdrawals from savings accounts you	x	to third party debtors
	may withdraw no more than 300.00 per day		Get checking account(s) information
X	Transfer funds from savings to checking		Get savings account(s) information
	Transfer funds from checking to savings		
	Transfer funds from	Ш	
	to		
Ш	Make payments from checking account to		

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	Mobile Banking Transfers. You may access your	some other method) to trusted third parties whom yo
	ount(s) by web-enabled cell phone by	have authorized to initiate these electronic fun transfers. Examples of these transfers include, but ar
ena	able service @UBonline banking and using your	not limited to:
1d	entifying information to:	
	Transfer funds from checking to savings	Electronic check conversion. You may authorize
2	Transfer funds from savings to checking	merchant or other payee to make a one-time
X	Transfer funds from Checking	electronic payment from your checking accour
[7]	to Checking	using information from your check to pay for
\mathbf{x}	Tranfer funds from Savings	purchases or pay bills. You may:
	to Savings	Not exceed more than payment
Ш	Make payments from checking to loan accounts	by electronic check per
55	with us	Make payments by electronic check from your
$ \mathbf{x} $	Make payments from <u>Checking</u> to Third Party Debtor	<u>checking account(s)</u> . Payments and limited to <u>n/a</u> per <u>n/a</u> .
₩		
	Make payments from Savings	Electronic returned check charge. You may authorize
	to <u>Third Party Debtor</u> Get checking account(s) information	a merchant or other payee to initiate an electron fund transfer to collect a charge in the event
	- 사용사회 (2012년 - 1912년 -	check is returned for insufficient funds. You may:
	Get savings account(s) information	
		Make no more than payment per for electronic payment of
		charges for checks returned for insufficier
Ш		funds.
	-	 Make electronic payment of charges for check
		returned for insufficient funds from your
		<pre>checking account(s) . Payments a limited to n/a per n/a .</pre>
		per
ш		υ,
		6 1 W 1 W 1 W 1 W 1 W 1 W 1 W 1 W 1 W 1
	You may be charged access fees by your cell phone	
-	provider based on your individual plan. Web access	GENERAL LIMITATIONS
	is needed to use this service. Check with your cell	In addition to those limitations on transfers elsewhere
	phone provider for details on specific fees and	described, if any, the following limitations apply
	charges.	▼ Transfers or withdrawals from a _savings
⊠ (a)	Electronic Fund Transfers Initiated By Third Parties.	account to another account of yours or to a thin
You	u may authorize a third party to initiate electronic	party by means of a preauthorized or automat
	d transfers between your account and the third	transfer or telephone order or instruction, compute
	ty's account. These transfers to make or receive	transfer, or by check, draft, debit card or simil-
	ment may be one-time occurrences or may recur as ected by you. These transfers may use the	order to a third party, are limited to SIX p
	tomated Clearing House (ACH) or other payments	statement cycle
	work. Your authorization to the third party to make	If you exceed the transfer limitations set for
	se transfers can occur in a number of ways. For	above, your account shall be subject to closure.
	ample, your authorization to convert a check to an	I Transfer limitations set forth above al
	ctronic fund transfer or to electronically pay a urned check charge can occur when a merchant	apply to money market accounts
	vides you with notice and you go forward with the	
	nsaction (typically, at the point of purchase, a	
me	rchant will post a sign and print the notice on a	
	eipt). In all cases, these third party transfers will	
	uire you to provide the third party with your account mber and financial institution information. This	
	ormation can be found on your check as well as on a	
dep	posit or withdrawal slip. Thus, you should only	
	vide your financial institution and account	
into	ormation (whether over the phone, the Internet, or via	

FEES		PREAUTHORIZED PAYMENTS
☐ We charge _	each	(a) Right to stop payment and procedure for doing so. If
	to our customers whose accounts	you have told us in advance to make regular payments out
are set up to	use	of your account, you can stop any of these payments. Here's how:
		Call or write us at the telephone number or address
☐ We charge _	each	listed in this disclosure, in time for us to receive your
	but only if the	request 3 business days or more before the payment is
	balance in the	scheduled to be made. If you call, we may also require you
	falls below	to put your request in writing and get it to us within 14
	during the	days after you call.
		We charge \$25.00 for each stop payment.
		(b) Notice of varying amounts. If these regular payments
		may vary in amount, the person you are going to pay will
		tell you, 10 days before each payment, when it will be
		made and how much it will be. (You may choose instead
		to get this notice only when the payment would differ by
		more than a certain amount from the previous payment, or
Except as indi	cated above, we do not charge for	when the amount would fall outside certain limits that you set.)
Electronic Fund Tra		(c) Liability for failure to stop payment of preauthorized
	twork Fees: When you use an ATM not	transfer. If you order us to stop one of these payments 3
	u may be charged a fee by the ATM	business days or more before the transfer is scheduled,
	etwork used (and you may be charged a	and we do not do so, we will be liable for your losses or
	inquiry even if you do not complete a	damages.
fund transfer).	inquiry even in you do not complete a	FINANCIAL INSTITUTION'S LIABILITY
DOCUMENTATION	ı	(a) Liability for failure to make transfers. If we do not
		complete a transfer to or from your account on time or in
	ansfers. You can get a receipt at the time	the correct amount according to our agreement with you,
1 5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	fer to or from your account using a(n)	we will be liable for your losses or damages. However,
	ted teller machine	there are some exceptions. We will not be liable, for instance:
	f-sale terminal.	
	ot get a receipt if the amount of the	 If, through no fault of ours, you do not have enough money in your account to make the transfer.
transfer is \$		 If the transfer would go over the credit limit on your
	d Credits. If you have arranged to have	overdraft line.
And the same of th	ade to your account at least once every	 If the automated teller machine where you are making
	same person or company, you can call	the transfer does not have enough cash.
The state of the s	one number listed below to find out	 If the terminal or system was not working properly and
	deposit has been made.	you knew about the breakdown when you started the transfer.
(c) In addition,		 If circumstances beyond our control (such as fire or
	t a monthly account statement from us,	flood) prevent the transfer, despite reasonable
	are no transfers in a particular month.	precautions that we have taken.
	e you will get a statement at least	 There may be other exceptions stated in our agreement
quarterly.		with you.
	t a quarterly statement from us on your	CONFIDENTIALITY
	count if the only possible electronic	We will disclose information to third parties about your
	or from the account is a preauthorized	account or the transfers you make:
credit.		(1) where it is necessary for completing transfers; or
☐ If you bring	your passbook to us, we will record any	(2) in order to verify the existence and condition of your
electronic de	eposits that were made to your account	account for a third party, such as a credit bureau or merchant; or
	t time you brought in your passbook.	(3) in order to comply with government agency or court
X You will	get a monthly account statement	orders; or
from us fo	or your checking account(s)	(4) If you give us written permission.
		as explained in the separate Privacy Disclosure.
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UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

☐ Visa® Debit Credit. Additional Limits on Liability for

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

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

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

MasterCard. MasterCard is a registered trademark	o f
MasterCard International Incorporated.	
und bedreichen erstellt vertraub zu der Schrieben der der Bereicht der	
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Identification Number which are not processed by

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

ERROR RESOLUTION NOTICE

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

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

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

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

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION:

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

Signed	Dated
INSTITUTION (name, address, business days)	telephone number,
UNITED BANK 2600 S THOMPSON SPRINGDALE, AR 72764 (479) 756-8811 Monday - Friday 8:00am to 5:00pm	4

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