

# Geddes Federal Savings and Loan Association

## ONLINE BANKING AGREEMENT AND DISCLOSURE

Updated August 2021

This Online Banking Agreement and Disclosure ("Agreement") describes the terms and conditions for use with the Online Banking service, e-Statements or the Bill Payment service ("Services"). It also describes the rights and obligations of Geddes Federal Savings and Loan Association ("Association"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement.

You have received and understand all signature card rules and regulations and all agreements and disclosures connected with the opening of accounts and acknowledge that this Agreement is in addition to any of these agreements and disclosures. You will continue to receive regular account statements that describe all transactions for the accounts including the transactions that you have initiated through ONLINE BANKING.

### I. Definitions

1. "Authorized Representative" refers to a person with authority (with respect to the account(s) or loan(s).
2. "Bill Payment" is the online service that enables the scheduling of bill payments using a personal computer or Internet enable device.
3. "ISP" refers to your Internet Service Provider.
4. "Online Banking" is the internet-based service providing access to your asset account(s) or loan(s).
5. "Online Account" refers to the account which you will be conducting transactions using a Service.
6. "User Name" is the customer-generated identification code for your connection to the Service.
7. "Password" refers to the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection.
8. "PC" refers to your personal computer.
9. "Services" refers to the services that are offered through online banking; such as Bill Pay, Account/Loan History and e-Statements.
10. "Time of day" refers to Eastern Standard Time(EST).
11. "Funding Account" refers to Checking Account.
12. "We", "us", or "Association" refers to Geddes Federal Savings and Loan Association.
13. "You" or "your" refers to the owner/borrower or the authorized signer of the account.
14. Business Day: Monday thru Friday excluding Federal holidays.
15. Business Lobby Hours: Monday-Thursday 9-5; Friday 9-6, Saturday 9-12.

### II. Access to Services

To enroll, you must be 16 years or older. The Association will provide instructions on how to use the Online Banking and Bill payment services. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

You are responsible for keeping your Password and Online Account information confidential. To help protect against possible fraud, the following guideline should be considered:

- Do not give out your Account information, Password, or User name.
- Do not leave your PC or internet enabled device unattended while logged into the Online Banking site.
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail.

If your password has been lost or stolen, go to “my settings”, click on “Password/Edit” within Online Banking to create a new password. If you suspect any fraudulent activity on your account, call during business hours at (315) 468-6281.

For purposes of bill pay processing, the business days are Monday through Friday, excluding holidays and weekends. All Online Banking transactions received after 10:30 p.m. on business days as well as transactions which are requested on Saturdays, Sundays, or Holidays, will be processed on the next business day.

### III. Hardware and software requirements

An internet connection is required with a current supported browser, TLS compatible and a supported Adobe reader.

#### **Supported Browsers:**

Google Chrome  
Mozilla Firefox  
Safari (version 9 and above)  
Internet Explorer (version 11)  
Microsoft Edge

#### **System Setting:**

Cookies Enabled (First and Third party)  
Java Script Enabled  
Minimum Screen Resolution (1024x768 pixels)  
PDF Reader Compatible

#### **Notice:**

***GFSL is not responsible for any electronic virus or viruses a customer may encounter. We do recommend that you perform routine scans for your PC by using a virus protection product.***

### IV. Updating Your Records:

It is your responsibility to provide a valid email address and current contact information.

You may update the information through Online Banking by visiting [www.geddesfederal.com](http://www.geddesfederal.com) and utilizing “My Settings”. For further assistance, please contact Customer Service at (315) 468-6281 during business hours.

- Username
- Password
- Email
- Your Personal Security Option

### V. Online Banking:

- Account Access: You may view all your accounts online including Checking, Statement Savings, Passbook Savings, Premier Money Market Deposit ,Passbook Money Market Deposit, Certificates of Deposit and Loan(s).
- Transfer of Funds: You may initiate a single reoccurring transfer or a one-time loan payment to or from your linked accounts.
- Statements: Paper statements will be mailed unless enrolled in E-statements. See Electronic Statement Service and Disclosure Agreement.
- Move Money: One time loan payment - See Bank to Bank Terms and Conditions.

## VI. Electronic Mail (E-mail):

To safeguard yourself, Geddes Federal recommends that you do not use e-mail for certain significant information, such as reporting a lost or stolen password, stop payments that do not use the Personal Online Banking function or reporting of a lost or stolen Debit/ATM card.

## VII. Bill Payment Services:

When you register for Bill Pay service during the initial Online Banking enrollment, there will be a 7 day waiting period for approval.

- A. Description of Service: The Bill Payment service permits you to use your Internet-enabled device to direct payments from your designated "funding account(s)" to third parties you wish to pay.

Payments through this service are payable in U.S. dollars only. International payments are not allowed. However, the following payments are discouraged, but may be scheduled at your own risk:

- Tax payments to the Internal Revenue Service or any State or other government agency.
- Court Ordered payments, such as alimony or child support.
- Payments to insurance companies.

**The Association will not be liable if you do make a prohibited or discouraged payment and there is an error with the payment. Errors include but are not limited to, the payment does not reach the payee, the payment is returned by the payee, and the payment is not credited correctly by the payee.**

- B. Scheduling Payments: Funds must be available in your funding account on the scheduled payment date. The Bill Payment service will make the payment by transferring funds electronically to the payee or by mailing the payee a check. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday, or Holiday), funds will be debited from your funding account within two (2) business days of the payment's "**Send on**" date. A **NSF** (Non-Sufficient Funds) will result in your funding account being blocked. All future scheduled payments during the blocked time will be canceled. You are responsible for contacting Customer Service during business hours at (315) 468-6281, to make alternate arrangements for the payment or reschedule the payment. For fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

You may choose to schedule payments to recur in the same amount at regular weekly, monthly, or semi-monthly intervals.

For all subsequent payments, you agree to allow at least five (5) to eight (8) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to five (5) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the Bill Payment service will send a check that may take up to eight (8) business days. If you do not follow these time frames, you will be responsible for all late fees, finance charges or other actions taken by the payee.

Bill Pay Limits: \$9,999.99 per transaction and \$19,999.99 daily.

- C. No Duty to Monitor Payments: The Association is responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. The Association will not be liable for damages you incur for the following reasons:

- Insufficient funds.
- Delays in mail delivery.
- Changes to the payee's address or account number.
- The failure of any payee to correctly credit the payment in a timely manner.
- Any other circumstances beyond the control of the Association.

If the session during which you schedule a payment or transfer is during business hours, the Association will consider to have received it on that day, otherwise, it will be considered received on the following business day. The time recorded by the Online Banking service will be considered the official transaction time.

- D. Cancel or Change Payment Instructions (Stop Payment): Payments may be changed or canceled using the Service prior to the business day the transaction is scheduled to be initiated. If you ask to cancel a payment after it is issued and we agree to do so, we may charge you a stop payment fee of \$20.00. Stop payment orders whether oral, written, or electronic, will be in effect for a period of six (6) months. We may request you confirm any stop payment order in writing. After six (6) months, any stop payment will terminate and must be renewed in order to continue in effect. The Association may pay any item that is presented following the lapse of any stop payment order.
- E. No Signature Required: You agree that we may debit your funding account without requiring your signature on the item and without prior notice to you.
- F. Multiple Person Funding Account(s): If more than one person has access to a funding account(s), each person may individually enroll in the Bill Pay service. Each enrolled person needs a unique password, but may choose to use the same payee list. Each individual may terminate her/his enrollment in the Bill Payment service without affecting any other person enrolled in that Bill Payment service.
- G. Fees:
- We do not charge for Bill Pay Monthly Service
  - We do charge:
    - Return Bill Pay Item                      \$25.00 per item
    - Bill Pay Stop Payment                      \$20.00 per item
    - Bill Photocopy:                              \$10.00 Per Item
  - Additional Service Fees:
    - Non-Sufficient Funds (NSF)              \$25.00 per item

In the event a Bill Payment Return, you will be charged a \$25.00 Non-sufficient Funds (NSF) fee at the time of occurrence. Additionally, a Bill Pay Return Item fee of \$25.00 will be charged to your account by the 6<sup>th</sup> day of the month following.

### VIII. **Linked Accounts:**

All accounts that you enroll, will be linked by the tax identification number(s) of the person(s) authorized to access the account. The linked account(s) will appear together, without regard to the ownership of the account(s). For example, if an authorized user of a linked account accesses the service, that authorized user will be able to view and access at a single time the following accounts:

- Any consumer accounts for which the person is a co-owner or authorized signer.

### IX. **Business Accounts:**

As an authorized signer of the business, you agree to:

- Enter into this Agreement, which may be amended from time to time.
- Access the account of the business as an authorized signer.
- Use any Online Banking service in any manner and for any purpose available.
- Accounts of the business for which that person is an authorized user.
- Accounts of any other business for which that person is an authorized user.

**\*\* Non-Profit Accounts are view only**

**X. Term and Termination:**

- A. **Term:** This Agreement will be effective on the Effective Date and shall remain in full force until termination, in accordance with the following provisions. Geddes Federal Savings and Loan Association reserves the right to terminate this agreement or use of these services for any reason.
- B. **Cause for Termination:** We may terminate your electronic Banking privileges (including the Bill Payment service) without notice under the following circumstances:
1. You do not pay any fee required by this Agreement when due.
  2. You do not comply with the agreement governing your account(s) or your account(s) not in good standing.
- C. **Termination of Convenience:** To terminate this Agreement, you must notify the Association and provide your name, address, the service(s) you are discontinuing, and the termination date of the service(s). When the Bill Payment service is terminated, any prescheduled bill payments made through Online Banking will also be terminated. You may notify the Association by one of the following methods:
- By writing a letter and mailed to Geddes Federal Savings and Loan Association, Attention: Online Banking, PO Box 19040, Syracuse, NY 13209.  
Or hand delivered to Geddes Federal Savings and Loan Association, Attention: Online Banking, 2208 West Genesee Street, Syracuse, NY 13219.

**XI. Electronic Fund Transfer (EFT) For Consumers Only:**

- A. **Applicability:** Online electronic fund transfers (EFT) that credit or debit a consumer's checking, savings or other asset account are subject to the Federal Reserve Board's Regulation E. When applicable, the Association may rely on any exceptions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.

**B. Documentation:**

**Periodic statements.**

- You will get a monthly paper account statement from us for your checking and statement savings accounts unless enrolled in E-Statements.
- For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

**C. Confidentiality:**

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

1. Where it is necessary for completing transfer; 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. As explained in the attached Privacy Disclosure.

**D. Unauthorized Transfers:**

**Consumer Liability**

If you notify generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping 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.

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 periods.

**Error Resolution Notice:**

In Case of Error or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this agreement (General e-mail to report an error is not secure and therefore not advised), 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 (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-initialed transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (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. 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.

GEDDES FEDERAL SAVINGS & LOAN ASSOCIATION  
CUSTOMER SERVICE  
PO BOX 19040  
SYRACUSE, NY 13209  
Phone: (315)468-6281

(Business Days: For this disclosure, business days are Monday through Friday, Excluding Federal Holidays)

More detailed information is available on request.

**XII. Liability:**

- A. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability.

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 exception. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would be over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer or Bill Pay.
5. If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer or bill payment despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.
7. If there is a hold on your account, or if access to your account is blocked.
8. If your funds are subject to a legal proceeding or other encumbrance restricting the transfer or bill payment.
9. If your transfer authorization terminates by operation of law.
10. If you have not properly followed the instructions on how to make a transfer or bill payment included in this Agreement.
11. If we have received incomplete or inaccurate information from you or a third party involving the account, transfer or bill payment.

**IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.**

- A Indemnification: You agree to indemnify, defend and hold us, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment service.
- B Third Parties: We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking or Bill Payment service.
- C Virus Protection: The Association is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware or compromise your Online Banking Account or Bill Pay Service.

**XIII. General Terms and Conditions**

- A. Association Agreements. In addition to this Agreement, you and the Association agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking Service, e-Statements or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the fees that may be imposed for Bill Payment Service. We will automatically deduct applicable fees from your funding account each month.
- B. Changes and Modifications. The Association may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.
- C. Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically or mailed to your current address on file.

- D. Disclosure of Information. We will only disclose information to third parties about your account or transfers under the following circumstances:
- When it is necessary for the provision of Online Banking and for completing transfers.
  - Verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
  - To comply with government or court orders, or other reporting requirements.
  - You give us your permission
- E. Governing Law. This Agreement is governed by the laws of the State of New York and applicable Federal law.



# FACTS

## WHAT DOES GEDDES FEDERAL SAVINGS AND LOAN ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial institutions choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Geddes Federal Savings and Loan Association chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Geddes Federal Savings Share? | Can you limit this sharing? |
|---|------------------------------------|-----------------------------|
| <b>For our everyday business purposes-</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES                                | NO                          |
| <b>For our marketing purposes-</b><br>to offer our products and services to you   | YES                                | NO                          |
| <b>For joint marketing with other financial companies</b>   | NO                                 | NO                          |
| <b>For our affiliates' everyday business purposes-</b><br>information about your transactions and experiences   | NO                                 | NO                          |
| <b>For our affiliates' everyday business purposes-</b><br>information about your creditworthiness   | NO                                 | NO                          |
| <b>For nonaffiliates to market to you</b>   | NO                                 | NO                          |

### Questions?

Call (315) 468-6281 or go to [www.geddesfederal.com](http://www.geddesfederal.com)

## Who we are

**Who is providing this notice?**

**Geddes Federal Savings and Loan Association**

## What we do

**How does Geddes Federal Savings protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Geddes Federal Savings collect my personal information?**

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- We have no affiliates.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We do not share with nonaffiliates.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We do not market jointly with nonaffiliates.

## Other important information

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**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 party 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 your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank 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:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as pension) to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or statement savings account(s).
- **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.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Telephone Transfer - types of transfers** - You may access your account by telephone using your account numbers and your social security number, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from checking to Money Market
- transfer funds from statement savings to checking

**ATM Card Transfers - types of transfers, dollar limitations, and charges** - You may access your account(s) by ATM using your ATM and MasterMoney™ Debit Card and personal identification number, to:

- make deposits to checking account(s) or statement savings account(s) with an ATM/MasterMoney™ Debit Card
  - you may deposit no more than \$5,000.00 per day, to request an increase to your deposit limit, please contact customer service at 315-468-6281 during business hours.
  - 3rd party checks will not be accepted
- get cash withdrawals from checking account(s) with an ATM/MasterMoney™ Debit Card
  - you may withdraw no more than \$1,005.00 per day
  - there is a charge of \$1.00 per withdrawal at ATMs we do not own or operate, but no charge when using an Allpoint ATM
- get cash withdrawals from statement savings account(s) with an ATM/MasterMoney™ Debit Card
  - you may withdraw no more than \$1,005.00 per day
  - there is a charge of \$1.00 per withdrawal at ATMs we do not own or operate, but no charge when using an Allpoint ATM

- transfer funds from statement savings to checking account(s) with an ATM/MasterMoney™ Debit Card
- transfer funds from checking to statement savings account(s) with an ATM/MasterMoney™ Debit Card
- get information about:
  - the account balance of your Checking Account(s)
    - with an ATM/MasterMoney™ Debit Card
    - there is a charge of \$.25 per inquiry at ATMs we do not own or operate, but no charge when using an Allpoint ATM
  - the account balance of your Savings Account(s)
    - with an ATM/MasterMoney™ Debit Card
    - there is a charge of \$.25 per inquiry at ATMs we do not own or operate, but no charge when using an Allpoint ATM

Some of these services may not be available at all terminals.

**Types of ATM Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- you may not exceed \$1,005.00 in transactions per day.

**Types of MasterMoney™ Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- you may not exceed \$1,000.00 in transactions per day. To request an increase to your POS limit, not to exceed \$5,000.00, please contact customer service at 315-468-6281 during business hours.

**Currency Conversion.** If you initiate a transaction with your MasterMoney™ Debit Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Online Banking Transfers - types of transfers and dollar limitations** - You may access your account(s) by computer through the internet by logging onto our website at [www.geddesfederal.com](http://www.geddesfederal.com) and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings\*\* to checking
- transfer funds from savings\*\* to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
  - you may transfer no more than \$9,999.99 per transaction, with a total of \$19,999.99 per day
- make payments from savings\*\* to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the last six months deposits to checking accounts
  - the last six months withdrawals from checking accounts
  - the account balance of savings account(s)
  - the last six months deposits to savings accounts
  - the last six months withdrawals from savings accounts

- the account balance of certificate of deposit/IRA account(s)
- the last six months of deposit(s)/withdrawal(s) to/from certificate of deposit/IRA account(s)

\*\*Only from Statement type Savings

**Mobile Banking Transfers - types of transfers and dollar limitations** - You may access your account(s) through the browser on your cell or mobile device at [www.geddesfederal.com](http://www.geddesfederal.com), or by downloading our mobile banking app and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings\*\* to checking
- transfer funds from savings\*\* to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
  - you may transfer no more than \$9,999.99 per transaction, with a total of \$19,999.99 per day
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the last six months deposits to checking accounts
  - the last six months withdrawals from checking accounts
  - the account balance of savings account(s)
  - the last six months deposits to savings accounts
  - the last six months withdrawals from savings accounts
  - the account balance of certificate of deposit/IRA account(s)
  - the last six months of deposit(s)/withdrawal(s) to/from certificate of deposit/IRA account(s)

\*\*Only from Statement type Savings

#### FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network 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).

#### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized 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, the person or company making the deposit will tell you every time they send us the money.
- **Preauthorized 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 (315) 468-6281 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking and statement savings accounts.

For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

#### PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

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.

We will charge you \$20.00 for each stop-payment order you give.

- **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.)
- **Liability for failure to stop payment of preauthorized transfer.** 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

**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:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

\*See the Online Banking Agreement and Disclosure

#### CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; 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) as explained in the separate Privacy Disclosure.

#### UNAUTHORIZED TRANSFERS

##### (a) Consumer liability.

• **Generally.** 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.

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 periods.

• **Additional Limits on Liability for MasterMoney™ Debit Card.** You will not be liable for any unauthorized transactions using your

MasterMoney™ Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

**(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 in this disclosure. You should also call the number or write to the address listed in 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 in this disclosure, 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 (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 (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. 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.

GEDDES FEDERAL SAVINGS & LOAN ASSOCIATION  
CUSTOMER SERVICE

2208 WEST GENESEE STREET  
SYRACUSE, NEW YORK 13219

Mailing address:

P.O. Box 19040

Syracuse, NY 13209

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (315) 468-6281

MORE DETAILED INFORMATION IS AVAILABLE  
ON REQUEST

#### NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
7. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Prevent others from seeing you enter your PIN by using your body to shield their view.
9. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
10. When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
13. Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this disclosure or the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.