

Financial Institution's 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 the transfer would go over the credit limit on your Overdraft Protection credit line, if you have one.
3. If the computer system is not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control (such as fire or flood, etc.) prevent the transfer, despite the reasonable precautions that we have taken.
5. There may be other exceptions stated in this Agreement with you.

Error Resolution Disclosure

In case of errors or questions about your Electronic Transfers, contact your individual banking office or telephone us at **(217) 356-BANK**. You may also write us at the address listed in this Agreement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than **60** days after we send the first statement on which the problem appeared. To expedite the process, please;

1. Tell us your name and account number.
2. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there 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 in writing within **10** business days.

We will tell you the results of our investigation within **10** business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to **45** calendar days to investigate your complaint or question. If we decide to do this, we will recredit your account within **10** business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. These time periods may be extended for transactions initiated at POS terminals or outside of the U.S. 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 recredit your account.

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

Rights to Receive Documentation of Transfers

Point-of-Sale (POS)/Terminal Transfers: You will get a receipt at the time you make any purchase at a POS terminal or transfer to or from your account using an ATM terminal. Periodic Statement: You will get checking account statements monthly.

FIRST FEDERAL OFFICES

Main Office

DRIVE-UP	7:00a-7:00p M-F	7:00a-7:00p Saturday
LOBBY	9:00a-5:00p M-F	

1311 South Neil Street
P.O. Box 1010
Champaign, Illinois 61820
356-BANK (2265)

Urbana Branch

DRIVE-UP	7:00a-7:00p M-F	7:00a-12:00p Saturday
LOBBY	9:00a-5:00p M-F	9:00a-12:00p Saturday
WALK-UP	7:00a-9:00a M-F	
	5:00p-7:00p M-F	

301 West Springfield Avenue
Urbana, Illinois 61801
344-BANK (2265)

ATM Locations

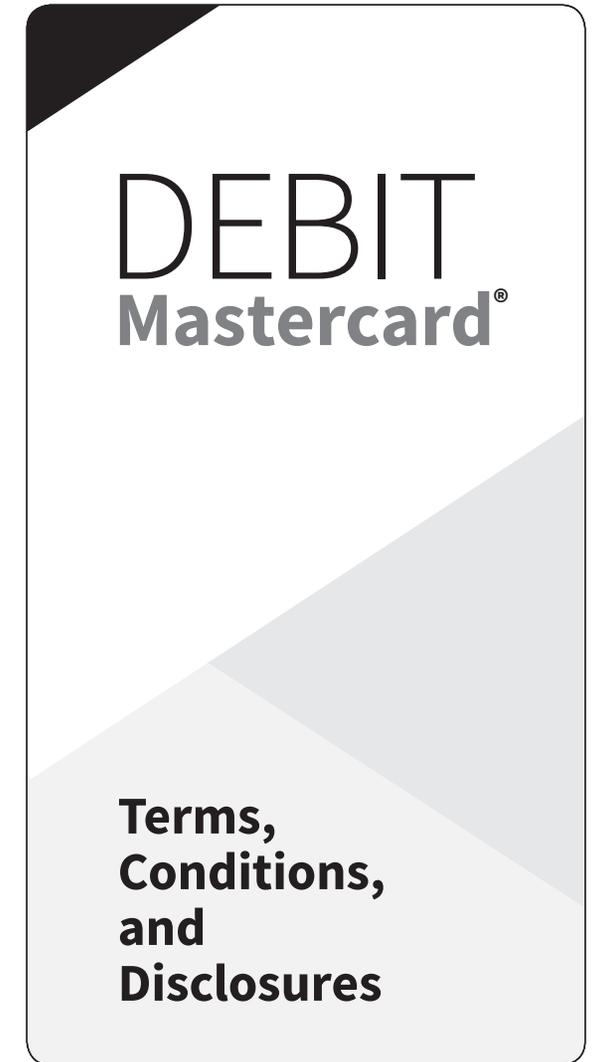
Champaign
1311 South Neil Street
Country Fair Shopping Center

Urbana
301 West Springfield Avenue

Campus
U of I State Farm Center
U of I Memorial Stadium
West Hall and East side

Savoy
Willard Airport

356BANK.com



FIRST FEDERAL
SAVINGS BANK OF CHAMPAIGN-URBANA



Disclosure Statement

The following information applies specifically to the debit (check card) feature of your new First Federal Savings Bank Debit Mastercard®. Your Debit Mastercard also functions as your ATM card: please refer to the *Electronic Funds Transfers—Your Rights and Responsibilities* for further information on the ATM card function. The words “you”, “your”, and “yours” refer to the Debit Mastercard holder(s) individually and jointly. The words “we”, “us”, and “our” refer to First Federal Savings Bank.

1. We will issue to you a Debit Mastercard for your use and subject to the terms of this Agreement and the Electronic Funds Transfer Act and Regulation E, all as amended from time to time. You cannot use the enclosed card to transfer money into or out of your account(s) until it has been activated by phone. If you do not want to use the card, please notify the bank and destroy the card by cutting it in half.
2. You will create a Personal Identification Number (PIN), by calling (800) 992-3808. At no time will you reveal or make available, directly or indirectly, the PIN to any other person.
3. You may use your First Federal Savings Bank Debit Mastercard instead of a check to purchase goods or services at any merchant who has agreed to accept the Debit Mastercard. The amount of all purchases will be deducted from your designated First Federal Savings Bank checking account (“your checking account”).
4. We may limit the amount of your purchases to your available checking account balance or **\$500** per day, unless disclosed to you otherwise. You agree that we may hold funds representing purchases authorized until posted to your checking account.
5. We may limit the amount of cash received at ATMs or cash advances to your available account balance or **\$500** per day, unless disclosed to you otherwise.
6. You may not place a stop payment on any pending transaction conducted with your Debit Mastercard.
7. You may not enter into any preauthorized payment arrangements by using your Debit Mastercard.
8. The Debit Mastercard is the property of First Federal Savings Bank and may be revoked or canceled without notice. You agree to surrender the Debit Mastercard upon demand.
9. Nothing in this Agreement shall be deemed to annul, limit, or in any way modify the terms of any other relationship you may or hereafter have with us.

10. You authorize us to obtain any information deemed necessary to process an application for a Debit Mastercard. Additionally, you agree that we will disclose information to third parties about your checking account for the purchases you make: a) where it is necessary for completing purchases; b) in order to verify the existence and condition of your checking account for a third party such as a credit bureau or merchant; c) in order to comply with a government agency or court order; or d) if you give us your written permission.
11. We may charge a fee for the use of your Debit Mastercard subject to applicable laws and regulations. These fees will be deducted from your designated checking account.
12. We will charge a **\$25.00** fee for canceling your Debit Mastercard.

Transfer Types and Limitations

You may access your account(s) by ATM using your Debit Mastercard to:

- Withdraw cash from your checking account
- Obtain account balance information

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

In addition to the above transactions, you may access your checking account to purchase goods (in person or by phone), pay for services (in person or by phone), obtain cash advances, and do anything with your Debit Mastercard that a participating merchant will accept with a credit card.

Limitation of Liability of Cardholders for Unauthorized Use

You are not responsible for unauthorized transactions made using your Debit Mastercard if the following conditions have been met:

1. you have used reasonable care in protecting your card from loss or theft; and
2. you have promptly reported to us when you knew that your Debit Mastercard was lost or stolen.

If you believe there has been unauthorized use on your account and you meet the conditions above, please notify us at once. We must hear from you no later than sixty (60) days after we send the first statement on which the unauthorized transaction appears.

International Transactions for ATM and Mastercard® Debit Card

International transactions made with your First Federal ATM card or Mastercard Debit Card may be processed by either the Mastercard or Accel network. Each time you use your card to purchase goods or services or to obtain cash from your account, you authorize the Bank to debit or credit your account in the same way other transactions for your account are handled. If you effect or authorize a transaction in a currency other than US Dollars, it will be posted to your account and converted to US Dollars at a rate selected by Mastercard or Accel, from a range of rates available in wholesale currency. The exchange rate Mastercard or Accel uses will be the rate in effect on the day the transaction is processed, which may differ from the rate in effect on the day of the purchase or the date the transaction was posted to your account.

The following fees will be assessed on all International ATM and Mastercard Debit Card transactions:

- A .20% Currency Conversion Fee will be assessed on International transactions where Mastercard or Accel has performed a currency conversion function.
- A .90% Cross Border Fee will be assessed on all International transactions whether or not a currency conversion function was performed by Mastercard or Accel.
- If the transaction is at an ATM machine, the standard ATM transaction fee will apply.

Telephone Number and Address to Be Notified in Event of Unauthorized Transfer

If you believe your Debit Mastercard has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact your individual banking office or telephone us, (217) 356-2265, after hours (800) 472-3272. You may also write:

**First Federal Savings Bank
P.O. Box 1010
Champaign, IL 61824-1010**

Our business days are Monday through Friday. Holidays are not included.

Fees

1. We may charge a fee for the use of your Debit Mastercard, subject to applicable laws and regulations.
2. We will charge a **\$25.00** fee for canceling your Debit Mastercard.
3. We will charge a **\$25.00** fee if you close your account and do not return your debit card to us.
4. We will charge a **\$1.00** fee per transaction if you use your Debit Mastercard at an ATM not owned by First Federal Savings Bank.