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FFIEC BUSINESS COMMERCIAL ACCOUNT INFORMATION

Banks and Consumers are working together implementing new Financial Standards so that Online Banking transactions of all types are safer and more secure

ARE YOU RESPONSIBLE FOR A BUSINESS BANK ACCOUNT? If so, you should become aware of the Federal Financial Institutions Examination Council (FFIEC) and the new supervisory guidance that is intended to help banks strengthen their actions and awareness to make sure that your business accounts are properly secured during all types of money transfers.

WHO IS THE FFIEC? | Well, it is a group that is coordinating the standards for Financial Institutions (FI's) major regulators and examiners. Fairfax State Savings Bank is regulated by the Federal Deposit Insurance Corporation, The State of Iowa Division of Banking, the Federal Reserve Bank and the "rules" governing the national and state Automated Clearing House Association (ACH).

THE RISK IN ONLINE BANKING | Studies by the FFIEC show increased threats to banks and business accounts as criminals and people intent on fraud continue to develop complex software and associated methods to "break" authentication techniques and then gain unlawful access to accountholder accounts. Some software can even be ordered and downloaded online by entry level criminals.

HOW SERIOUS IS THE THREAT? | Since 2005, the trend of criminal activity directly to business accounts has increased significantly and the losses have been in the *hundreds of millions!* If you've read the newspapers, there are reports right here in Iowa of millions of dollars lost each year.

DOING NOTHING WAS NOT AN ANSWER | The FFIEC realized that actions were required. They also recognized that not all online transactions have the same amount of risk. To address this fact, banks are now instructed to better analyze both business types and transactions types in order to better assign risk ratings. Once identified, the result was that the greater the risk, the greater the controls to greatly reduce the risk.

ONLINE AND DOWN THE WIRE | Online business transactions often involve Automated Clearing House (ACH) file/disk origination, created by either the bank or the business customer. Another common type of online transaction is interbank wire transfers. The FFIEC has found that due to the frequency and dollar amount of these transactions generally being higher than that of consumer transactions, they result in an increased amount of risk to the FI as well as the merchant customer. Therefore, banks have been requested to put in place better controls and security plans to better control fraud and illegal activity. These controls are intended to be more stringent than those normally associated with consumer accounts. Again, the simple reason is that inherently with business accounts, there is a greater risk. An example of this increased control method may be the addition of an authentication routine being required before access to an account, or before performing an online transaction for a business account. Call backs, text-backs, and secret questions are all types of authentication verification. We want to (authenticate) make sure it's really you doing the business! The FFIEC has also recommended detective controls. Detective controls are normally done at the bank, but certainly merchants may assist in establishing such controls. Examples of detective controls could include a transaction verification notice immediately following implementation of the submitted access or application changes. It may also include limits for online wire transfers, or limits on ACH file amounts and the format with which they are presented for processing. Limits on time of day or number of files per day as well as looking for duplicate files are also types of detective controls. Based upon the incidents the Agencies have reviewed enhanced controls, over administrative access and functions, can effectively reduce money transfer fraud. This is very good news for banks and merchant customers.

SINGLE AND MULT-FACTOR AUTHENTICATION AND LAYERED SECURITY | To increase your account security, Fairfax State Savings Bank uses both single and multi-factor authentication tools. When deemed appropriate, the bank also uses additional "layered security" measures. Single authentication attempts to verify an identity by establishing at least one identifying factor that is unique to the customer. For example, a mother's maiden name, a pet's name or a favorite color. Multi-factor authentication is more secure and usually involves both a single authentication and then a second different authentication. For example, you may set up a text that comes only to your phone with a unique code that changes with each transaction, but will allow you to complete the originated transaction. Layered security establishes different controls at different points in the processing of a transaction. This occurs so that a weakness in one control is may be compensated for by the strength of a different control. For business accounts, layered security might also often include enhanced controls for system administrators who are granted privileges to set up or change system configurations, such as setting access privileges and application configurations and/or limitations.

SOME EXAMPLES OF LAYERED SECURITY FOR BUSINESS ACCOUNTS | If we suspect fraud or when there is increased risk to your transaction account, Fairfax State Savings Bank may implement additional verification procedures, or layers of control, such as:

- Monitoring systems that include customer history and behavior which assist us in identifying fraud
- Dual customer authorization through different access devices
- "Positive pay," debit blocks, and other techniques to appropriately limit transactions and use of the account
- Transaction value thresholds, number of transactions allowed per day, and establishing payment windows (e.g., dates, days

and times)

- Internet protocol (IP) reputation-based tools to block connection to banking servers from IP addresses known or suspected to be associated with fraudulent activities
- Policies and practices for addressing customer devices identified as potentially compromised and customers who may be facilitating fraud
- Account maintenance controls over activities performed by customers either online or through customer service channels.

WHY ALL THE NEW CONTROLS? | All of these additional controls are intended to allow Fairfax State Savings Bank to authenticate (identify) customers and respond more quickly to suspicious activity related to merchant account online and/or wire transfer activity.

FAIRFAX STATE SAVINGS BANK | This new FFIEC supervisory guidance offers ways our bank can look for behavior or suspicious activity that could indicate fraud on your business account. The goal is to ensure that the level of controls established and called for in a particular transaction is appropriate to the level of risk in that circumstance. Therefore, you should be happy to know that Fairfax State Savings Bank has concluded a comprehensive risk-assessment of its current methods as recommended in the FFIEC guidelines.

Finally, to give you an idea of the length and depth of our efforts at Fairfax State Savings Bank, here are some of the actions we have taken and risk assessments we considered:

- Which staff members are best suited to receive ongoing training related to online banking
- Changes in the internal and external threat environment
- Changes in the customer base adopting electronic banking
- Establishing time limits and complexity criteria for password access to online banking
- Changes in the customer functionality offered through electronic banking
- Reviewing actual incidents of security breaches, identity theft, or fraud experienced by us in Fairfax or in the larger financial industry.

Fairfax State Savings Bank and the FFIEC and financial regulatory agencies all strongly advise businesses account holders to conduct similar internal audits and assessments to make sure your security is at the highest possible level for your online transactions.

IF YOU HAVE SUSPICIONS | If you discover suspicious activity related to your account or experience security related events, please contact anyone at Fairfax State Savings Bank. We quickly and courteously direct you to the person(s) responsible for handling such issues.

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FFIEC CONSUMER PERSONAL ACCOUNT INFORMATION

Banks and Consumers are working together implementing new Financial Standards so that Online Banking transactions of all types are safer and more secure

ARE YOU RESPONSIBLE FOR A PERSONAL ONLINE BANK ACCOUNT? If so, you should become aware of the Federal Financial Institutions Examination Council (FFIEC) and the new supervisory guidance that is intended to help banks strengthen their actions and awareness to make sure that your personal accounts are properly secured during all types of money transfers.

WHO IS THE FFIEC? | Well, it is a group that is coordinating the standards for Financial Institutions (FI's) major regulators and examiners. Fairfax State Savings Bank is regulated by the Federal Deposit Insurance Corporation, The State of Iowa Division of Banking, the Federal Reserve Bank and the "rules" governing the national and state Automated Clearing House Association (ACH).

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HOW SERIOUS IS THE THREAT? | Since 2005, the trend of criminal activity directly to business accounts has increased significantly and the losses have been in the hundreds of millions! If you've read the newspapers, there are reports right here in Iowa of millions of dollars lost each year.

DOING NOTHING WAS NOT AN ANSWER | The FFIEC realized that actions were required. They also recognized that not all online transactions have the same amount of risk. To address this fact, banks are now instructed to better analyze both business types and transactions types in order to better assign risk ratings. Once identified, the result was that the greater the risk, the greater the controls to greatly reduce the risk.

SINGLE AND MULT-FACTOR AUTHENTICATION AND LAYERED SECURITY | At Fairfax State Savings Bank we want to verify (authenticate) that you are really you when transacting online transactions. To increase your account security, Fairfax State Savings Bank uses both single and multi-factor authentication tools. When deemed appropriate, the bank also uses additional "layered security" measures.

Single Authentication attempts to verify an identity by establishing at least one identifying factor that is unique to the customer. For example, a mother's maiden name, a pet's name or a favorite color.

Multi-Factor Authentication is more secure and usually involves both a single authentication and then a second different authentication. For example, you may set up a text that comes only to your phone with a unique code that changes with each transaction, but will allow you to complete the originated transaction.

Layered security establishes different controls at different points in the processing of a transaction. This occurs so that a weakness in one control is may be compensated for by the strength of a different control. For business accounts, layered security might also often include enhanced controls for system administrators who are granted privileges to set up or change system configurations, such as setting access privileges and application configurations and/or limitations.

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CUSTOMER AWARENESS - THE FIRST STEP IN SECURITY Of course, understanding the risks and knowing how criminals might trick you is a critical step in protecting yourself online. Go online to find recent scams and remember "If it sounds too good to be true, it probably is". This fits better than ever when considering the online scams attempted each day. You can make your computer safer too. By installing, and updating: anti-virus software; anti-malware programs; firewalls and Operating system patches you can do like four legged Officer McGruff says and: *"take a bite out of crime!"*

YOUR PROTECTIONS AND RIGHTS UNDER "REG E" Fairfax State Savings Bank follows specific rules for electronic transactions issued by the Federal Reserve Board known as **Regulation E**. Under the protections provided under *Reg E*, consumers may be able to recover some or all internet banking losses according to how soon they are reported and actions that have transpired. In general, these protections are extended uniquely to consumers and consumer accounts. Generally, if you report losses within two days of receiving your statement, you can be liable for the first \$50. After two days, the amount increases to \$500. After 60 days, you could be legally liable for the full amount. These protections can be modified by state or federal law or by policies at your bank, so be sure to ask how these protections apply to your particular situation. Please contact a Fairfax State Savings Bank employee to be provided with additional details about how *Reg E* might affect your personal account or to receive a *Reg. E* disclosure.

FAIRFAX STATE SAVINGS BANK | This new FFIEC supervisory guidance offers ways our bank can look for behavior or suspicious activity that could indicate fraud on your personal account. The goal is to ensure that the level of controls established and called for in a particular transaction is appropriate to the level of risk in that circumstance. Therefore, you should be happy to know that Fairfax State Savings Bank has concluded a comprehensive risk-assessment of its current methods as recommended in the FFIEC guidelines.

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- Reviewing actual incidents of security breaches, identity theft, or fraud experienced by us in Fairfax or in the larger financial industry.

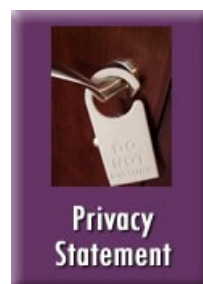
Fairfax State Savings Bank and the FFIEC and financial regulatory agencies all strongly advise consumer personal account holders to conduct similar internal audits and assessments to make sure your security is at the highest possible level for your online transactions.

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NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

| FACTS | WHAT DOES FAIRFAX STATE SAVINGS BANK (FSSB) DO WITH YOUR PERSONAL INFORMATION? |
|-------|---|
| Why? | Financial companies 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: <ul style="list-style-type: none"> • Social Security Number and Credit History • Account Balances and Account Transactions • Payment History and Checking Account Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
| How? | All financial companies 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 Fairfax State Savings Bank chooses to share; and whether you can limit this sharing. |



| Reasons we can share your personal information | Does FSSB share? | Can you limit this sharing? |
|--|------------------|-----------------------------|
| For our everyday business purposes - | Yes | No |

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

| | | |
|--|----|----------------|
| For our marketing purposes - to offer our products and services to you | No | We don't share |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions: Call 319-846-2300 or go to www.thebankhere.com (toll free 877-324-7329)

Who We Are

Who is providing this notice? Fairfax State Savings Bank

What We Do

How does Fairfax State Savings Bank 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.

We also maintain other physical, electronic and procedural safeguards to protect this information.

How does Fairfax State Savings Bank collect my personal information? We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Pay your bills or Give us your contact information
- Make deposits or Withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, 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 non-financial companies.

- Fairfax State Savings Bank does not share with our affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- Fairfax State Savings Bank does not share with nonaffiliates so they can market to you.

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

- Fairfax State Savings Bank does not jointly market.

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TERMS OF USE OF THIS WEB SITE

THESE TERMS GOVERN THE USE OF THIS WEBSITE. PLEASE READ THEM CAREFULLY BEFORE ACCESSING THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS DO NOT ACCESS THE WEBSITE. BY ACCESSING THE WEBSITE OR ANY OF ITS PAGES YOU AGREE TO BE BOUND BY THESE TERMS OF USE.

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by law.

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This agreement may be changed from time to time by posting the new Terms of Use on the website. All users agree to be subject to this agreement as it changes from time to time.

This agreement and the use of this website are governed by the laws of the State of Iowa.

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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT – To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AGREEMENT – This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Iowa (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY – You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS – We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

WITHDRAWALS – Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) – is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to

you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) – is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures” necessary for withdrawal.

Revocable Trust or Pay-On-Death Account – If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS ACCOUNTS – Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

STOP PAYMENTS – You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS – A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of telephone transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION – We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

STATEMENTS – You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

ACCOUNT TRANSFER – This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS – If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT – If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF – We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if: (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to setoff.

AUTHORIZED SIGNER (Individual Accounts only) – A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

RESTRICTIVE LEGENDS – We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.00.”

PAYMENT ORDER OF ITEMS – The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We generally pay the smallest items first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy minimizes the number of items that may result in an overdraft or NSF (nonsufficient funds) fee. If an item is presented without sufficient funds in your account to pay it, we may, at our

discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

ACH AND WIRE TRANSFERS – This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state of Iowa. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

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NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement. After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

We do not disclose nonpublic personal information about former customers, except as permitted by law.

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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.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic funds 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 Clearinghouse (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction 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 funds transfers. Examples of these transfers include, but are not limited to:

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking account(s).

Electronic check conversion. You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check or by other means such as by mail or drop box

Electronic returned check charge. Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Telebank Telephone Transfers – types of transfers – You may access your account by telephone 24 hours a day at 877-FAIRFAX using your user identification number, personal identification number (PIN), and a touch tone phone to:

- transfer funds between your checking or savings accounts
- make payments from your checking or savings account to loan accounts with us
- get information about:
 - the account balance of your checking or saving accounts
 - the account balance of loans and certificates of deposit

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

Online Banking Computer Transfers and Mobile Banking Transfers – types of transfers – You may access your account(s) by computer or mobile phone through the internet using your user name and password, to:

- transfer funds between your checking and savings accounts
- make payments from your checking or savings account to loan account(s) with us
- make payments from checking to third parties through Bill Pay (not available through mobile banking)
- get information about:
 - the account balances of your deposit and loan account(s)
 - deposits to checking or savings accounts
 - withdrawals from checking or savings accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer and phone transfers.

Debit Card Transfers – types of transfers – You may access your account(s) by automated teller machine (ATM) using your debit card and personal identification number, to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$500.00 per day
- transfer funds between ATM accessible accounts

- pay certain recurring bills at Bill Payor locations
- obtain balance inquiries on ATM accessible accounts

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

Types of Debit Card Point-of-Sale (POS) 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.

ATM/POS Transactions – dollar limitations – dollar limitations – Using your card:

Dollar limits apply. For security purposes the dollar limits of ATM and POS transactions are not disclosed here. Please see your Electronic Funds Transfer Initial Disclosure Notice or contact us for the daily limits.

Note: Debit cards are issued to checking account holders only.

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

- Transfers from an Insured Money Market Savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per statement cycle.
- Transfers from a Passbook Savings account to another account or to third parties by telephone transfer are limited to six per month with no transfers by check, preauthorized, automatic, draft, or similar order to third parties.

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).

CHARGES FOR ELECTRONIC FUND TRANSFERS

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

Please refer to the Common Features section for the Schedule of Fees that may apply to the use of your Debit Card.

DOCUMENTATION

- Terminal transfers. You can get a receipt at the time you make any transfer that exceeds \$15.00 to or from your account using one of our automated teller machines or point-of-sale terminals.
- 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. You can call us at (319) 846-2300 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, NOW, and Insured Money Market accounts.
 - You will get a monthly account statement from us for your savings account, unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly.
 - You may bring your passbook to us and we will record any electronic deposits or other transactions 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 us at (319)846-2300 or write us at Fairfax State Savings Bank, PO Box 277, Fairfax, IA 52228-0277, 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.
 - Please refer to our separate fee schedule under the Common Features section for the amount we will charge you 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 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.

EXCHANGE RATE FOR FOREIGN TRANSFERS

If a transfer takes place outside the United States and is in a foreign currency, Visa or MasterCard will convert the transfer into the U. S. dollars by using their own currency conversion procedures. The exchange rate will be determined in one of two ways: (1) the exchange rate will be selected from the range of rates available in the wholesale currency markets for the central processing date (which may be different from the rate received by Visa or MasterCard), or (2) the exchange rate will be a government-mandated rate in effect for the applicable central processing date, plus any adjustment determined by the card issuer and disclosed separately in the fee section of the cardholder agreement. The currency rate used may differ from the rate in effect when your transfer occurred or was posted to your account.

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:

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

CONFIDENTIALITY

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

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

- in order to comply with government agency or court orders; or
- if you give us written permission; or
- as explained in the separate Privacy Disclosure.

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. 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 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.

Limitation of Liability for Unauthorized VISA Point of Sale Transactions. Tell us AT ONCE if you believe your Debit Card has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized debit Card transactions that take place on the VISA system is zero dollars (\$0.00). We may require you to provide a written statement regarding claims of unauthorized Debit Card transactions. With respect to unauthorized transactions, these limits may be exceeded to the extent allowed under applicable law only if we determine that you were grossly negligent or fraudulent in the handling of your account or Debit Card.

Also, if your statement shows transfers that you did not make, 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 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 (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 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

FAIRFAX STATE SAVINGS BANK
BOOKKEEPING
409 VANDERBILT, P.O. BOX 277
FAIRFAX IA 52228
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (319) 846-2300

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.

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YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to —transaction accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 P.M. Monday through Thursday or 6:00 P.M. Friday on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 P.M. Monday through Thursday or 6:00 P.M. Friday, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will be available no later than the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the seventh business day after the day of your deposit.

HOLDS ON OTHER FUNDS (CHECK CASHING)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT)

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

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TRUTH-IN-SAVINGS DISCLOSURE

FREE CHECKING ACCOUNT

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Additional features:

- No minimum balance
- No monthly service charge
- No per check fees
- 24 hour telebanking – no charge
- First 50 personalized checks free

SUPER NOW ACCOUNT

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account every day, week, or month.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account – You must deposit \$900.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge fee of \$9.00 will be imposed every monthly statement cycle if the average daily balance for the cycle falls below \$900.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

MONEY MARKET SAVINGS ACCOUNT

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account every day, week, or month.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account – You must deposit \$5,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed – You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily balance computation method – We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is

calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - Transfers from a Money Market Savings account to another account or to third parties by preauthorized, automatic, telephone or computer are limited to six per statement cycle.

REGULAR SAVINGS ACCOUNT

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account every day, week, or month.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations – Transfers from a Passbook Savings account to another account or to third parties by telephone transfer are limited to six per month with no transfers by check, preauthorized, automatic, draft, or similar order to third parties.

VARIABLE INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account quarterly (January 1, April 1, July 1 and October 1).

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every calendar quarter. Interest will be credited to your account every calendar quarter.

Effect of closing an account – If you close your account before interest is credited, you will receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TIME DEPOSIT

Rate Information – You will be paid the initial interest rate until first maturity.

Compounding frequency – Interest will be compounded at maturity for 91- and 182-day certificates, otherwise semiannually.

Crediting frequency - Interest will be credited to your account at maturity for 91- and 182-day certificates, otherwise semiannually.

Daily balance computation method – We use the daily balance method to calculate the interest on your account.

This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- You may not make any deposits into your account before maturity.

- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Automatically renewable time account:

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within any grace period mentioned below. Each renewal term will be the same as the original term, beginning on the maturity date.

The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty.

Non-automatically renewable time account – This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

Early Withdrawal Penalties – If we consent to a request for a withdrawal that is otherwise not permitted, you may have to pay a penalty. The penalty will be an amount equal to:

- One month's interest for time deposit's with a maturity less than one year

- Three month's interest for time deposit's with a maturity of one year or more.

There are certain circumstances, such as the death of incompetence of an owner, where we will waive or reduce this penalty.

Withdrawal of Interest prior to Maturity – The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

COMMON FEATURES

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Fee Schedule – The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

| Service | Fee or Charge |
|--|--------------------------|
| Check/Debit or ATM Card | |
| Issue Card | No Charge |
| Replace Card | \$12.00* |
| Annual Fee | No Charge |
| Invalid Deposit/Empty Envelope | \$20.00 |
| ISA Fee (International Service Assessment) | 2% of transaction amount |
| TRANSACTIONS: | |
| Checking & NOW Account Access Fee: | |
| Point-of-Sale, deposits, inquiries and transfers | No Charge |
| Cash withdrawals at any terminal | |
| —First fifteen per statement cycle | No Charge |
| —Thereafter | \$2.00* |
| Savings Account Access Fees: | |
| Deposits and inquiries | No Charge |
| Cash Withdrawals and transfers | \$2.00 |
| Deposit Account Services/Fees | |
| Account Activity Printout | No Charge |

| | |
|---|--|
| Account Balancing Assistance | \$25.00 per Hour (\$10.00 minimum charge) |
| Account Re-opening | \$20.00 |
| Automatic Loan Payment | No Charge |
| Bank by Mail | No Charge |
| Collection Items | \$15.00 |
| Deposit Item Return (Each Item) | \$5.00 |
| Direct Deposits | No Charge |
| Dormant Account Fee | \$1.00 per Month (Charged at each statement cycle) |
| Duplicate Copy of Deposited or Paid Check | \$2.00 |
| Garnishments/Executions/Levies | \$25.00 |
| IRA Annual Fee | No Charge |
| IRA Transfer/Rollover - Outgoing | \$25.00 |
| Overdraft (Each Debit or Check Paid) | \$18.00 |
| Returned Check Charge (Each NS Item) | \$18.00 |
| Research | \$25.00 per Hour (\$10.00 minimum charge) |
| Returned Statement - Incorrect Address | \$5.00 |
| Stop Payments (All Items) | \$15.00* |
| Stop Payment Renewal (All Items) | \$15.00* |
| Statement Copy (per statement) | \$2.00 |
| Telephone Transfers | No Charge |
| Temporary Checks | \$10 for \$1.00 |
| Wire Transfer Services | |
| — Incoming Wire Transfer | \$10.00 |
| — Outgoing Wire Transfer - Domestic | \$20.00 |
| — Outgoing Wire Transfer - Foreign | \$20.00 plus Direct Costs |

Other Services/Fees

| | |
|--------------------------------------|---|
| Cashier's Check | \$3.00 |
| Copy of Paid Cashier's Check | \$1.00 |
| Coin Counting Service: | |
| — Customer | 3% (\$3.00 minimum charge) |
| — Non-Customer | 6% (\$6.00 minimum charge) |
| Faxes | \$1.00 per page |
| Foreign Currency Exchange - Customer | \$5.00 plus Direct Costs |
| Non-Customer Check Cashing | \$5.00 |
| Notary Service | No Charge |
| Overnight Delivery | \$5.00 plus Direct Costs |
| Photocopies: | |
| — Black & White | \$0.25 per Page |
| — Color | \$0.50 per Page |
| Visa Gift Card (\$25.00 minimum) | \$5.00 |
| Visa Travel Money (\$250.00 minimum) | \$1.00 per \$100.00 (\$8.00 minimum charge) |

Safe Deposit Boxes

| | |
|------------------------------|---------------------------|
| — Small (3 X 5 X 21) | \$25.00 per year |
| — Medium (3 X 10 X 21) | \$40.00 per year |
| — Large (6 X 10 X 21) | \$60.00 per year |
| Replace Safe Deposit Box Key | \$15.00 |
| Safe Deposit Box Drilling | \$20.00 plus Direct Costs |

*State sales tax will be charged where applicable.

**Overdraft or return check items may be created by a check, in-person withdrawal, ATM withdrawal or other electronic means.

An account is dormant if there is no communication about the account and your account statements are returned as undeliverable by the postal service.

Accountholder must maintain a transaction account to be eligible for an Check/Debit card.

PROTECTING YOURSELF ONLINE

Though the internet has many advantages, it can also make users vulnerable to fraud, identity theft and other scams. According to a Norton Cybercrime Report, 556 million adults worldwide were victims of cybercrime in 2012. Fairfax State Savings Bank recommends the following tips to keep you safe online:

- 1. Keep your computers and mobile devices up to date.** Having the latest security software, web browser, and operating system are the best defenses against viruses, malware, and other online threats. Turn on automatic updates so you receive the newest fixes as they become available.
- 2. Set strong passwords.** A strong password is at least eight characters in length and includes a mix of upper and lowercase letters, numbers, and special characters.
- 3. Watch out for phishing scams.** Phishing scams use fraudulent emails and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources you are not familiar with.
 - o Forward phishing emails to the Federal Trade Commission (FTC) at spam@uce.gov – and to the company, bank, or organization impersonated in the email.
- 4. Keep personal information personal.** Hackers can use social media profiles to figure out your passwords and answer those security questions in the password reset tools. Lock down your privacy settings and avoid posting things like birthdays, addresses, mother's maiden name, etc. Be wary of requests to connect from people you do not know.
- 5. Secure your internet connection.** Always protect your home wireless network with a password. When connecting to public Wi-Fi networks, be cautious about what information you are sending over it.
- 6. Shop safely.** Before shopping online, make sure the website uses secure technology. When you are at the checkout screen, verify that the web address begins with https. Also, check to see if a tiny locked padlock symbol appears on the page.
- 7. Read the site's privacy policies.** Though long and complex, privacy policies tell you how the site protects the personal information it collects. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

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