



About Us ♦ Deposit Rates and Products ♦ Loans ♦ Internet Banking ♦ MM Moore Insurance

Rev 3/2013

FACTS

WHAT DOES STOCKMENS BANK 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:

- 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 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 stockmens Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stockmens Bank share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes—information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes—information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non-affiliates to market to you	No	N/A

Questions?

Call 406-468-2232

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Who we are

Who is providing this notice?

Stockmens Bank
117 Central Ave.
Cascade, MT 59421

What we do

How does Stockmens 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.

	computer safeguards and secured files and buildings.
How does Stockmens Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan • Use your debit card <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Stockmens Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Stockmens Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Stockmens Bank doesn't jointly market.</i>

Other important information	
<u>Important Information about Credit Reporting</u>	
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.	

Instant Cash and Check card works just like your checkbook only it is faster, easier, and more convenient than writing a check. It is welcomed at millions of locations that accept Visa Debit Cards. When you make a purchase or ATM transaction you will receive a receipt and the details will be listed on your monthly statement. To find the ATM nearest to you visit www.firstdata.com/instantcash. Review the following selection for more information regarding Electronic Funds.

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURES

The following information describes the electronic banking services we offer, and provides terms for using them. Among the electronic banking services we offer are:

- A. Telephone activated transfers of funds between your checking and savings accounts.
- B. Automatic transfers of funds between your savings and checking accounts.
- C. Automatic periodic payments from savings and checking accounts (for example, monthly mortgage payments).
- D. Direct deposit to your account of your pay check, Social Security payments, or other regular payment.
- E. InstantCash and check cards allowing you to:
 - Withdraw cash from your checking account.
 - Obtain account balance information.
 - Make purchases from your checking account.
- F. Electronic check conversion - Your check can result in an electronic funds transfer. For example:
 - purchasing goods or services and authorizing the merchant to convert your check into an electronic transfer
 - authorizing a merchant to electronically collect a charge in the event the check is returned for insufficient funds.
- G. Authorization may be given in writing or implied through the posting of a sign
- H. Check card and Point of Sale Transactions. You may access you checking account to purchase goods (in person, online, or by phone), get cash from a merchant if the merchant permits, or from a participating financial institution, or do anything that a participating merchant will accept.
- I. Currency Conversion. When you use your check card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount.

Stockmens Bank reserves the right to cancel your InstantCash and check card at any time.

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

Computer access plan - Types of transfers - You may access your accounts by computer at www.stockmens.net and using your account number(s) Personal Identification Number (PIN) and social security number to:

using your account number(s), Personal Identification Number (PIN) and Social Security number to:

- A. Transfer funds from checking to savings.
- B. Transfer funds from checking to checking.
- C. Transfer funds from savings to checking.
- D. Transfer funds from savings to savings.
- E. Make payments from checking to a loan.
- F. Get balance information about checking, savings, certificate of deposit, line of credit, or loan.
- G. Get Withdrawal history about checking or savings.
- H. Get deposit history about checking or savings.
- I. Get transaction history about checking, savings, certificate of deposit, line of credit or loans.

The use of electronic banking equipment and machines is also subject to the following terms and disclosures.

Transaction Deadlines and "Business Day". Transactions performed after 2:00 p.m. (or at any time on a week- end or holiday) are treated as though they were performed on the next business day. A "business day" is any day the bank is open for business, except Saturday, Sunday and holidays. Transfers between accounts will be verified and accomplished within one business day.

Charges and Fees. Charges associated with electronic transactions and automatic transfers will be explained at the time you authorize them or arrange for the service. These fees will not be increased without 30 days advance written notice. There is no charge for use of our ATM's or participating in the Instant Cash Network. You will be charged \$1.00 per transaction when you use an ATM operated by another financial institution.

Minimum Balance Requirements. No minimum balance is required to have electronic banking services made available to you. (Your account may have other minimum balance requirements.) However, cash withdrawals and other payments or transfers made from your account will only be made if your account has an available balance which is sufficient to fully perform the transaction.

Transaction Limitations. Your account may have limits on the number of electronic transfers you may make. See page one for details. You may withdraw up to \$200 in cash and \$500 in purchases (or an individual limit established at the time your account was opened) from ATM's each day. Additional limitations may exist for ATM's operated by other financial institutions.

Receipts and Statements. You may get a receipt at the time you perform an ATM transaction at an electronic terminal. You will get a monthly account statement unless no transactions have occurred in a particular month. In that case you will get an account statement at least quarterly. Your account statement will contain information about the electronic banking transactions performed. The information on your statement is your confirmation and receipt of the transaction. Your statement can be used in legal action to establish that the transaction was in fact performed. It may also be used by you in error resolution procedures.

Automatic Deposits. If you have arranged to have any payment deposited directly and automatically to your account, you can call us to find out whether or not the deposit has been made. Use the telephone number listed below or on your statement. The bank is also able to provide you with documentation of any transaction. Except in the case of error resolution procedures, we may charge for this service.

Disclosure of Individual Account Information. Information concerning your account is considered by the bank to be confidential information and will be released to third parties only in the following instances:

- A. When necessary to complete account transactions which involve a third party;
- B. When necessary to comply with state and federal law;
- C. In order to satisfy the bank's internal data processing and credit requirements; or
- D. When you have consented to such release.

Reversal of Electronic Transactions. Any preauthorized electronic payment or transfer may be stopped by notice to us at least three full business days prior to the date such transaction is scheduled to occur.

Our failure to stop a preauthorized payment or transfer after you have properly notified us will be considered a bank error and your account will be credited for the amount of the transaction and other damages proximately caused by failure to stop payment.

Reversal a telephone transfer. Telephone transfers may be reversed at any time by contacting us, provided there are still sufficient funds in the account to accomplish the reversal. Interest on amounts reversed will not be recalculated.

Unauthorized Transactions. If you believe there has been an unauthorized EFT to your account or your card or Personal Identification Number (PIN) has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call or write to us at the telephone number and address listed below. If it is after hours, a holiday or weekend call 1-800-535-8440.

Your Liability. Contact us immediately if your ATM card has been lost or stolen. If you tell us within two (2) business days that someone has used your ATM card without your permission, you can lose no more than \$50. If you do not tell us within two business days after you learn of the loss of your card and/or PIN you could lose as much as \$500. If your statement shows transactions that you did not make contact us immediately. If you do not tell us within 60 days after the statement was mailed you may not get any money back that was lost after the 60 day period.

Bank Liability. If we fail to complete a transaction on time or in the correct amount according to this agreement, we will be liable for your losses or damages. If we fail to complete a transaction because:

- A. your account had insufficient funds,
- B. the transfer of your funds is restricted by legal process,
- C. the transfer would exceed an established credit or transaction limit,
- D. the transaction attempted is not permitted by these rules and regulation,
- E. the ATM where you are making the transaction does not have enough cash,
- F. the ATM was not working properly and you knew about the breakdown when you started the transaction,
- G. circumstances beyond our control prevent the transaction and we have taken reasonable precautions to avoid these circumstances
- H. there is an error on your account due to a card not issued by our bank;

then, such failure will not be considered to be a bank error and we will assume no liability for failure to make the transfer.

We will be responsible for any damages directly resulting from an error that is:

- A. due to a technical malfunction not known to you at the time you initiated the transaction
- B. caused by circumstances within the reasonable control of the bank.

Error Resolution Notice When you think an error has been made by us or that an unauthorized transaction has occurred, notify us immediately either by telephone or letter. Your question or problem will be investigated and the results will be reported to you within 10 business days. The bank must hear from you no later than 60 days after we sent you 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 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. Your question or problem will be investigated and the results of our investigation will be reported to you within 10 business days (20 business days if the transfer involves a new account).

If we determine that a bank error was made, we will promptly correct the error including the crediting of interest where applicable and correction of any non-electronic transactions (such as returned checks) which may have occurred because of a failure to record a deposit. If we determine that a bank error did not occur, we will send to you within three (3) business days, an explanation of our findings. Upon your request, we will provide copies of all documents on which we based our conclusion. In any event, you will hear from us within 10 business days of your inquiry. In performing the error resolution process, we have the option to provisionally credit your account with the amount in dispute and take up to 45 days to resolve the dispute. If the bank exercises this option, you will be notified within 10 days after you tell the bank of the error.

Right to Bring Civil Action. If you feel that the bank has failed to conduct its electronic banking transaction business in compliance with either this disclosure statement, any provision of law affecting those transactions, or your right to privacy, you may bring a civil action against us for the recovery of any actual damage sustained by you as a result of such failure and may, if successful, recover the costs of such action together with reasonable attorney's fees as may be determined by the court.

In addition to the foregoing, you may be entitled to certain damages under the law including punitive damages, which are calculated irrespective of the actual damages suffered by you. In the event that you feel we have failed to comply with either this disclosure or the law, you are advised to consult an attorney.

Termination or Modification of Electronic Banking Agreement. Upon 21 days prior written notice, we may amend any item set forth in this disclosure. We may make such change without written notice if the change is necessary to maintain or restore the security of any account's electronic funds transaction; however, notification of such a change will be furnished within 30 days after the change has been implemented. We reserve the right to terminate the agreement and/or your use of ATM's and other EFT's if you or an authorized user of the card violates this or any other agreement with us, we have reason to believe that there has been or may be unauthorized use of the card or PIN, or you request that we do so. Your card is the property of this bank and you agree to surrender all cards to us upon request.

STOCKMENS BANK

P.O. Box 345
Cascade, MT 59421



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