

Online Banking

- Personal
 Business


Access ID

LOGIN

APPLY FOR ONLINE BANKING

Sign in to Secure Mail

Enroll in Secure Mail

CHAT IS CLOSED 

- [Privacy Statement](#)
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- [How to Balance Your Account](#)
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Privacy Statement

FACTS

WHAT DOES Teton Banks 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 Teton Banks chooses to share; and whether you can limit this sharing.

Helpful Links



Click here for our Online Education Center

Check out our Ratings!



Safety and Soundness
Learn how we insure your deposits

Re-Order Checks Online



Teton Bancard Services
VISA Card Information

Reasons we can share your personal information	Does Teton Banks 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	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

Experiences		
For our affiliates everyday business purposes information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?	Call 406-467-2531 or you can reach us via online chat.
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What we do	
How does Teton Banks protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Teton Banks 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 • pay your bills or apply for a loan • use your credit or 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 creditworthiness • 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>Teton Banks has no 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>Teton Banks 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>Teton Banks doesn't jointly market.</i>

Other important information

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TETON BANKS
Internet Banking and Bill Pay Service Agreement.
PLEASE READ!

By submitting this form, you agree that you have read and agree to all terms herein.

If you would like to talk with us about your enrollment, please call 406-467-2531. We are available Monday - Friday 8:00 a.m. to 5:00 p.m. (Mountain Standard Time).

Thank you for your interest in Teton Banks Internet Banking (E-Com) and Bill Pay (E-Pay) services.

This Internet Banking and Bill Pay Service Agreement ("the Agreement") explains the terms and conditions governing the use of basic Internet Banking Services and Bill Pay Services offered by Teton Banks. All Internet Banking Services offered by Teton Banks (including, but not limited to funds transfers and bill pay services) will be referred to collectively as "Internet Banking Services", in this agreement. By using any of the Internet Banking Services, you agree to abide by the terms and conditions of this Agreement as well as the Deposit Account Terms and Conditions, a copy of which may be accessed at no cost by calling or mailing your branch. All Internet Banking Services offered by Teton Banks are governed by this Agreement, as well as applicable Federal Regulatory disclosures and the Deposit Account Terms and Conditions of Teton Banks.

Once you have completely reviewed the information, click "**Accept**" to indicate your agreement and to begin the process of Internet Banking.

INTERNET BANKING AGREEMENT

I agree that my use of the Internet Banking Services will confirm that I have completed and reviewed this Agreement and applicable disclosures, both of which Teton Banks may amend from time to time. My initial use of any Internet Banking Service in connection with my account(s) at Teton Banks constitutes my acceptance and agreement to be legally bound by all of the terms and conditions of the Agreement and of the Deposit Account Terms and Conditions.

1. Internet Banking Services

I have the Checking and/or Savings account(s) with you set forth on my application form. I hereby request that you issue to me Login Codes to be used in connection with such accounts as described in the Agreement. I understand I may use Internet Banking to (1) transfer funds between accounts; (2) obtain available balances on accounts; (3) obtain the current balances on accounts; (4) obtain transaction history on accounts and where applicable (5) pay bills online. Internet Banking Services requires me to have Internet access established.

2. Identification Number and Password

I understand that my Password or PIN can be used to expend funds from my account and that this code must be safeguarded. I authorize Teton Banks and its agents to follow any instructions transmitted by use of this code, and I agree to be bound thereby. If accessing a business or commercial account, I certify that I am authorized to use the PIN or Password. Teton Banks is entitled to act upon instructions received through any Internet Banking Service under my PIN or Password without inquiring into the identity of the person using the PIN or Password. However, I agree that I will not, under any circumstances, disclose my PIN or Password to any person. I acknowledge that no employee of Teton Banks needs or should ever ask for my PIN or Password. I am liable for all transactions made or authorized using my PIN or Password. Teton Banks has no responsibility for establishing the identity of any person determining the validity of any transaction received using my PIN or Password. If I provide my PIN or Password to anyone, I authorize any transactions carried out by that person. Teton Banks assumes all transactions authorized by my PIN or Password are legitimate. I hereby indemnify and release Teton Banks from any and all liability and agree not to make any claim against Teton Banks or bring any action against Teton Banks in honoring or allowing any actions or transactions where I have authorized the person performing the action or transaction to use my account or when I have provided my PIN or Password to that person.

3. Liability for Unauthorized Transactions

I agree to contact you at once if I believe the Login Codes issued to me have been lost or stolen. At any time, I may ask you to disable my Access ID or Password and issue a new one to me. I also agree that if by monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was delivered to me, I risk the return of lost funds. I understand that if I believe an unauthorized transfer from any of my accounts has occurred, I will contact you by writing, calling or e-mailing you at:

Teton Banks
321 Central Ave
Drawer 9
Fairfield, MT 59436-0009
Phone: 406.467.2531
Fax: 406.467.2167
[Contact Us](#)

4. Business Accounts

If I have a business account I am liable for all transactions that occur on the account. As the owner of the business account I authorize all transactions made by any other persons. As the owner of the business account, I agree to be liable for any other parties designated (by being given the PIN or Password) to conduct business on the account(s).

5. Multiple Accounts

For multiple accounts, each person on a multiple party account will be liable for all transactions that are made on that account. Each person on a multiple party account authorizes all transactions made by any other signer(s) on the account(s). Each owner(s) on a multiple party account(s) agrees to be liable for the actions of the other owner(s) on the account. The limitations of liability set forth in this Agreement are subject to, and limited by any state or federal law to the contrary.

6. Charges

I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time. Further, I agree to pay all telephone charges or fees incurred by me in accessing Internet Banking Services.

Teton Banks reserves the right to implement charges in the future with proper notification.

7. Amendment to this Agreement

Teton Banks has the right to modify or terminate this Agreement of the Deposit Account Terms and Conditions at any time. When making changes, Teton Banks will comply with all legal notice requirements. Once this Agreement is terminated Teton Banks will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted. If this Agreement is modified, my continued use of the Account will represent my acceptance of the changes.

8. Disclosure

I hereby acknowledge that I reviewed the Internet Banking Disclosure & Agreement, informing me of my rights under the Electronic Funds Transfer Act.

Internet Banking Disclosure Statement

The purpose of this Disclosure Statement is to inform you of certain rights that you have under the Electronic Funds Transfer Act.

Please Note: In this statement, the words "you" and "your" each refer to the person who uses or is authorized to use Internet Banking Services. The words "we", "our" and "us" refer to Teton Banks.

1. Internet Banking Services

You may access our Internet Banking Service using the personal Login Codes that we issue to you and conduct the following transactions:

Transfer funds between:

Checking account(s)

Savings accounts(s)

Make payments to:

Loans

Obtain the available balance(s) in:

Checking account(s)

Savings accounts(s)

Loans

Certificate of Deposits/IRA's

Obtain the current balances(s) in:

Checking account(s)

Savings accounts(s)

Loans

Certificates of Deposits/IRA's

Obtain transaction history from:

Checking account(s)

Savings accounts(s)

Loans

Certificates of Deposits/IRA's

2. Banking Services

Our Internet Banking Service is available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days.

Our Internet Banking transfer business days are Monday through Friday, 6:00 p.m. MST.

Transfers made on weekends, holidays, scheduled in advance or after 6:00 p.m. MST, will be processed on the next business day.

Our Bill Pay service business days are Monday through Friday excluding Holidays. Bill payments will show the earliest possible Scheduled Payment Date for each Biller within the application when you are scheduling the payment. This is typically four or fewer Business Days from the current date.

3. Identification Number and Password

Access to Internet Banking may be made by personal computer. Access requires the use of a unique Login and Personal Identification Number (collectively, the "Login Codes") assigned by us.

Your use of Internet Banking with the Login Code authorized by us will be deemed by us to be valid and authentic, and you agree that any communications to us under your Login Code will be given the same legal effect as written and signed paper communications. You agree that electronic copies of communications are valid and you will not contest the validity of the originals absent proof of altered data or tampering.

4. Lost or Stolen Codes

If you believe your Password or other means of access have been lost or stolen or that someone has used them without your authorization, immediately change your Internet Banking Password.

This is done by accessing the Options button then the Change Password option. To change the Access ID you will have to contact us immediately by writing, calling or emailing us at:

Teton Banks
321 Central Ave
Drawer 9
Fairfield, MT 59436-0009
Phone: 406.467.2531
Fax: 406.467.2167

[Contact Us](#)

Include in the message your name, address, telephone number and a brief description of the problem. All Email requests will be answered by close of the next business day.

5. Charges for Transactions

Teton Banks reserves the right to implement charges in the future with proper notification.

We reserve the right to change our fee schedule and to charge your account, in accordance with the fee schedule that will be provided to you, prior to assessment.

6. Record of Transaction

You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges, which we impose for such services or transactions. You have the ability to sign up for electronic delivery of those statements through our E-Statement solution.

7. Liability for Unauthorized Transfers/Transactions

7. Liability for Unauthorized Transfers/Transactions

CONTACT THE BANK IMMEDIATELY if you believe your Login Codes have been lost or stolen. Change your password and contact us.

If you notify us of a loss, your liability for unauthorized transfers or payments will be as follows:

If you contact us within two business days of the loss or your discovery of the loss, you can lose no more than \$50 if someone used your Login Codes without your permission.

If someone used your Login Codes without your permission, you could lose as much as \$500 if you do not contact us within two business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us.

If your monthly statement shows transfers or payments that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any funds lost after the 60 days, if we can prove that your contacting us would have prevented those losses.

8. Your Liability

You agree to the terms of this Internet Banking disclosure and the schedule of fees that may be imposed. You authorize us to deduct these fees as accrued directly from your account balance. You are liable for all transactions that you authorized. If you have given someone your Internet Banking Login Codes or other means of access and want to terminate that person's authority you must change your identification number and password and make the Bank aware of your intentions in writing. At any time, you may ask us to disable your Access ID or Password and issue you a new one.

9. Account Restrictions

Your name must appear in the legal title to make transfers between accounts. You may not transfer between accounts with legal or signature restrictions. However, an account(s) may be viewed if you are an authorized signer on the account(s).

10. Limits on Internet Banking Transactions

All transactions performed through our Internet Banking Service will be considered a Pre-authorized Electronic Funds Transfer.

11. Our Liability for Failure to Complete Payments and Transfers

If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:

- The account has been closed or is not in good standing.
- Your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- You have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
- You do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware. You do not instruct us soon enough for your payment or transfer to be received and credited by the time it's due.
- The funds in the account from which a payment or transfer is to be made is subject to legal process or other claims restrict the transaction.
- Circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that we have taken.
- There are insufficient funds in your account to complete the transaction.
- We have reason to believe that the transaction requested is unauthorized.
- The failure was caused by an act of God, fire, or other catastrophe, or by an electrical or computer failure or by other causes beyond our control.
- In any case, we shall only be liable for actual proven damages if the failure to make the transactions resulted from a bona fide error despite our procedures to avoid such error.

12. Change of Terms

We reserve the right to amend or terminate the services offered and we will notify you a minimum of 30 days prior to any changes by written notice to your last known address.

13. Waiver of Agreement

Any waiver of any term of this Agreement by us on occasion will not prevent us from asserting our rights to these terms in the future.

14. Termination

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

- Where it is necessary to complete the transactions.
- To verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau.
- In accordance with your written permission.
- In order to comply with court orders or government or administrative agency summonses, subpoenas, orders, examinations and escheat reports.
- And/or on receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

15. Our Policy and Pricing Guide and Terms and Conditions on Deposit Accounts are available at our banking office upon request.

Before signing print this page for your records. If you are unable to print copies can be picked up at your local office or we will mail them to you at no charge. You can contact us at:

Teton Banks
321 Central Ave
Drawer 9
Fairfield, MT 59436-0009
Phone: 406.467.2531
Fax: 406.467.2983
[Contact Us](#)

A FULL SERVICE BANK-ACCOUNTS INSURED TO \$250,000 BY FDIC

By submitting this agreement, I acknowledge that I have read and unequivocally accept these terms. This agreement as written is the sole, exclusive and final agreement between the two parties.

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How to Balance Your Account

Account reconciliation principles are fairly simple. It is necessary to find items in your check register which the bank has not yet processed, and those listed on the bank statement but not yet in your check register. To your check register balance, add or subtract any outstanding bank statement items and to the statement balance, add or subtract any outstanding check register items. The two totals should equal.

- Note: checks and deposits are in number and/or date order.
- Check off each item against your check register. (Those not checked would be outstanding items).
- Note any fees, automatic deposits or other transactions on your statement that don't appear in your check register.
- Fill in the following form for easy reconciliation: [How to Balance Your Account PDF](#)

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TETON BANKS E-Statement Agreement and Disclosure

The following information represents the "E-Statement Agreement and Disclosure" between you and Teton Banks. Please read the entire document prior to using this service and retain a copy for your records. If you are unable to print a copy, you may request one be mailed to you by calling Teton Banks at 406-467-2531 or writing us at Drawer 9, Fairfield Montana 59436. You may also contact your local office. There is no charge for a copy of this Disclosure.

This agreement is made between you and Teton Banks to electronically provide your Teton Banks periodic account statements and any disclosures that we might send to you with your statements using Teton Banks Online Banking through our web site (www.tetonbanks.com). As used in this document, the words, "we", "our", and "us" mean Teton Banks and the words "you" and "your" mean each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreements(s) and terms and conditions, and our rules and regulations and other loan agreements with us. If there is a conflict between the terms and conditions of this agreement and terms and conditions of any other agreements between you and us, this agreement will control.

Once you enroll in the Teton Banks E-Statement service, you will no longer receive your paper statement. We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. You authorize us to electronically provide your periodic account statements and item images to you as well as provide notices and any regulatory disclosures that we might send to you with your statements, (i.e. Electronic Funds Transfer, Funds Availability, Teton Banks Financial Privacy Policy, Truth in Savings disclosures and Finance/periodic billing error, etc.) in electronic format in lieu of providing periodic statements and disclosures in written form. Your bank statements will be available to you through this service for a minimum of twelve (12) months.

To use this service you will need a personal computer with Internet and email access and an Internet browser that supports 128-bit encryption (Microsoft Internet Explorer 6.0 or higher and AOL 5.0 or higher). You will need Adobe Acrobat Reader 7.0 or higher to view your statement. To download a free copy, please go to <http://www.adobe.com>. You will need to be an Online Banking customer of Teton Banks to receive E-Statements.

We will promptly notify you by e-mail each time your statement is available. You have a duty to exercise reasonable promptness in examining your E-Statement to determine whether any payment was not authorized. If you believe that an unauthorized transaction has been or may be conducted from your deposit account without your permission, call us at 406-467-2531 and ask for the Operations Department. You may also write to us at: Teton Banks, Operations Department, Drawer 9 Fairfield, MT 59436, or you may contact your local office.

You will access your E-Statement by following these steps:

- Log on to www.tetonbanks.com
- Sign on to your online banking account by entering your access ID and "login"
- Verify image and enter password then "submit"
- Click on the corresponding checking or savings account
- Click on the Statements tab at the top of the screen
- Click on checking or saving account E-Statements
- Click on the statement you wish to view and print your E-Statement or save it to your hard

- Click on the statement you wish to view and print your E-Statement or save it to your hard drive

You must maintain a current e-mail address with us to receive E-Statements. If your e-mail address changes, please notify us promptly by any of the communication methods above. Do not send personal information such as account numbers or social security numbers in an e-mail because it is not secure.

If we make material changes to the procedures for accessing E-Statements you can withdraw your consent to receive E-Statements by a signed request mailed or delivered to one of our offices attention the E-Statements department.

If you want to request a paper copy of your statement or any disclosure that we provide electronically please contact us by any of the methods listed above. You may also contact your local office. If you request a paper copy of your bank statement normal fees will apply. There will be no fees for a copy of a disclosure.

NO WARRANTY FOR CONTINUOUS OR UNINTERRUPTED SERVICE. We do not guarantee continuous or uninterrupted access to your bank statements through the Internet. However, should you be unable to access your statements, you can contact us by any of the methods above and the Bank will take other measures to provide copies of your statements to you. You may also contact your local office for copies of your statements.

LIMIT OF LIABILITY. You agree that in no event will we or our suppliers (or any of our supplier's shareholders, members, officers, directors or employees) be liable for lost profits or any special, incidental or consequential damages arising out of or in connection with your use of our service, even if we have been advised of the possibility that such damage will occur. Further you agree that neither we nor our suppliers (or any of our supplier's shareholders, members, officers, directors or employees) will be liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data, or other similar loss. To the extent we may have breached any term of the Agreement, you agree that your sole remedy is to discontinue use of this service. You further agree that our liability to you in any case (whether in contract or not) will not exceed amounts paid to us within the last 90 days (if any) for this service.

By clicking "YES" below, you acknowledge that you have read, understand and agree to the terms and conditions of this agreement for each of your accounts. You agree to promptly inform us if your e-mail address changes.

Teton Banks may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

If you want to send us an e-mail in regards to this Agreement, you may send it by e-mail to estatements@tetonbanks.com or by a regular mail to the address above. This is not a secure mail site.

This Agreement is governed by the laws of the State of Montana.

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Important Account Information for our Customers

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS REGARDING REGULATION E, INTERNET BANKING, AND OTHER ELECTRONIC SERVICES

From:

Teton Banks

321 Central Ave.

Drawer 9

Fairfield, MT 59436

(406)467-2531

Please read the entire document prior to using this service and retain a copy for your records. If you are unable to print a copy, you may request one be mailed to you by calling Teton Banks at 406-467-2531, e-mailing us at contactus@tetonbanks.com or writing us at Drawer 9, Fairfield Montana 59436. You may also contact your local office. There is no charge for a copy of this Disclosure. I may withdraw my consent to receive disclosures electronically at any time with no additional charges. This consent must be sent to Teton Banks through one of the previously mentioned methods. This consent to receive items electronically applies to this Internet Banking Agreement and Regulation E Disclosure. In order for us to communicate with you electronically if requested, you must update your current e-mail address whenever you change it through one of the methods above.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

Health Savings Accounts (HSA) - Health Savings Accounts (HSA). We permit you (as described below) to access Your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA - for example, getting additional cash back on an HSA debit card transaction - can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Electronic Fund Transfers Initiated By Third Parties – You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized Credits** - You may make arrangements or certain direct deposits to be accepted into your checking or savings.

- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.

- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Visa Checkcard ATM transactions - types of transactions - You may access your account(s) by ATM using your Visa Checkcard and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings

- transfer funds from checking to savings

- transfer funds from savings to checking

- get balance information about checking or savings

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

Visa Checkcard point-of-sale transactions - types of transactions - You may access your checking account(s) by debit card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online

- pay for services in person, by phone, or online

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

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

Computer access plan - types of transfers - You may access your accounts by computer at www.tetonbanks.com and using your account number(s), personal identification number (PIN) and social security number to:

- transfer funds from checking to savings

- transfer funds from checking to checking

- transfer funds from savings to saving.

- transfer funds from savings to checking

- make payments from checking to loan

(Some payments made by paper check will not be subject to this Electronic Fund Transfer disclosure. See your service agreement for details.)

- get balance information about checking, savings, certificate of deposit, line of credit or Loan

- get withdrawal history about checking or savings

- get deposit history about checking or savings

- get transaction history about checking, savings, certificate of deposit, line of credit or Loans

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (406)467-2531 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 account(s). If you do not have a checking account with us, you will get a monthly account statement from us for your savings account, unless there are no transfers in a particular month. In any case, you will get a statement at least annually. If you have a checking account with us, you will get a combined monthly account statement from us for your checking and savings accounts.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out

of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three 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.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

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

Confidentiality

We will disclose information to third parties about your account or the transfers you make: (1) where it is necessary for completing transfers; or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (3) in order to comply with government agency or court orders; or (4) as described in our privacy policy disclosure, provided separately.

Unauthorized Transfers

(a) Consumer liability. (1) Generally, Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA.

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

Error Resolution Notice

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

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

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

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 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 the account is opened.

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

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

If you have inquiries regarding your account, please contact us at:

Teton Banks
321 Central Ave.
Drawer 9
Fairfield, MT 59436
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday
Holidays are not included. PHONE: (406)467-2531 contactus@tetonbanks.com

Notice of ATM/Night Deposit Facility User Precautions

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

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember; do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility including the parking area and walkways is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

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Finance Charges Calculations of Overdraft Checking and Lines of Credit

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT:

- A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line:** THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "daily balance" of our account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits, (and unpaid finance charges). This gives us the daily balance.
- B. New Balance Calculation:** The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) Subtracting total payments, and (3) adding total advances (including if applicable, Credit Life Premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.
- C. Payments:** The minimum periodic payment shown on the front of this statement:
 1. Will, in the case of OVERDRAFT PROTECTION LINE OF CREDIT, be automatically deducted from your checking account at the end of each billing cycle, normally thirty (30) days.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

D. The periodic rate on your line of credit may vary.

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TETON BANKS USA PATRIOT ACT Notice

Important information you need to know about 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 individual or business that 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 allows us to identify you. We may also ask to see your driver's license or other identifying documents.

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In Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number.
- The dollar amount of suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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Welcome to Online Banking

Thank you for your Internet Banking Enrollment. You will receive your Online Banking Access ID and Password through the mail separately so you may start banking online. Please call (406)467-2531 if not received within 10 business days. Click [here](#) to go to the Teton Banks web site.

Member
FDIC

A Real Bank – Serving Real People – In Real Communities.

