

Electronic Funds Transfer
Your Rights and Responsibilities
From
Security First Bank
5505 Red Rock Lane
Lincoln, NE 68516

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Check Conversion - types of transfers – You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from you check to:

- Pay for purchases.
- Pay bills.

Some businesses use a procedure to convert checks that are drawn on your account with us into electronic debits. The business passes your check through a machine that captures the account routing number, check amount and other relevant information and then returns your check to you. An electronic debit for the transaction amount is then sent to us. When we receive the electronic debit, we charge it to your account immediately after the business enters the transaction, so to avoid an overdraft you must have sufficient funds in your account to cover the amount of the check at the time you authorize the transaction. Since the check is not sent to us for processing, we do not have a copy of your check. You should retain the check for your records. These electronic debits are listed on your account statement.

Electronic Return 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.

Expressline Transactions - types of transactions - You may access your account by telephone using your account number(s) and 4-digit Security Pin to:

- Transfer funds from checking to checking or savings
- Transfer funds from savings to checking or savings
- Transfer funds from line of credit to checking or savings
- Make payments from checking or savings to line of credit or loan

- Obtain balance information about checking, savings, certificate of deposit, line of credit or loan
 - Obtain withdrawal history about checking, savings, or certificate of deposit
 - Obtain deposit history about checking, savings, or certificate of deposit
 - Obtain transactions history about checking, savings, certificate of deposit, line of credit or loan
- You may access your account for telephone transactions at the following numbers(s) 24 hours a day.

· (800) 326-1380 (24 hours a day)

· (888) 327-0468 (24 hours a day)

ATM Card Transactions - types of transactions - You may access your accounts at an ATM using your ATM card and your personal identification number (PIN) to:

- Deposit funds to checking or savings
- Withdraw cash from checking or savings
- Transfer funds from checking to checking or savings
- Transfer funds from savings to checking or savings
- Obtain balance information about checking or savings

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

Visa Debit Card ATM Transactions - types of transactions - You may access your accounts at an ATM using your Visa Debit Card and your personal identification number (PIN) (as applicable) to:

- Deposit funds to checking or savings
- Withdraw cash from checking or savings
- Transfer funds from checking to checking or savings
- Transfer funds from savings to checking or savings
- Obtain balance information about checking or savings

Some of these services may not be available at all terminals

Visa Debit Card Point-of-Sale Transactions - types of transactions - You may access your checking accounts 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
- Obtain cash from a participating merchant or financial institution

Advisory Against Illegal Use - Any financial service we provide may not be used for any illegal purpose. Any illegal use of our services will be a default in this agreement and may result in the Bank pursuing any legal remedy. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking - types of transfers - You may access your accounts by computer at www.security1stbank.com and using your User Code and Password to:

- Transfer funds from checking to checking or savings
- Transfer funds from savings to checking or savings
- Make payments from checking or savings to line of credit or loan
- Obtain balance information about checking, savings, certificate of deposit, line of credit or loan
- Obtain withdrawal history about checking, savings, or certificate of deposit
- Obtain deposit history about checking, savings, or certificate of deposit
- Obtain transaction history about checking, savings, certificate of deposit line of credit or loan

First Pay Plus – types of transfers –

- Make one-time or recurring payments from checking to authorized third parties in the amounts and on the days you request.

Limits and fees – The following fees may apply:

- Cash withdrawal at foreign ATM: Fee for ATM WD \$2.00
- Automatic transfer between deposit accounts \$2.00
- International Service Assessment Fee of 2% on card transactions originated outside the United States.
- Please refer to Common Fees and Truth in Savings Disclosure for additional fees if you are opening a new account at this time.

Limitations on dollar amounts of transfers:

VISA Debit Card Transactions

- You may withdraw up to \$500 from our online terminals each day you use the card/code.
- You may withdraw up to \$300 from our offline terminals each day you use the card/code.
- You may buy up to \$1,500 worth of goods or services each day you use the card/code in our point-of-sale service.

- For security reasons, there are limits on the amount of transfers you can make using our terminals and point-of-sale service.

ATM Card Transactions

- You may withdraw up to \$300 from our online terminals each day you use the card/code.
- You may withdraw up to \$300 from our offline terminals each day you use the card/code.
- For security reasons, there are limits on the amount of transfers you can make using our terminals and point-of-sale service.

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. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Savings or Money Market account(s):

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Documentation

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

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can call us at (877) 747-3139 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). You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly.

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's how:

Call us at (877) 747-3139, or write us at Security First Bank, 1540 Samco Rd, Ste. B, Rapid City, SD 57702, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$28 for each stop-payment order you give.

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

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (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 agencies or court orders, or

- (4) As described in our privacy policy disclosure, provided separately
- (5) If you give us your written permission.

Unauthorized Transfer

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 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® card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any authorized 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.

Contact in event of Unauthorized Transfer - If you believe your card and/or code has been lost or stolen, call or write us at (877) 747-3139, or write us at Security First Bank, 1540 Samco Rd, Ste. B, Rapid City, SD 57702. You should also call the number or write to the address listed above 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, telephone us at: (877) 747-3139 or write us at:

Security First Bank
Attn: EFT Coordinator
1540 Samco Rd, Ste B

Rapid City, SD 57702

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.

- Tell us your name and account number (if any).
- 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.
- 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

Business Days

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.