

HSA

TIERED VARIABLE RATE INFORMATION. If your daily balance is equal to or greater than \$25,000.00 but less than \$99,999,999.99, the interest rate paid on the entire balance in your account will be 1.144%, with an annual percentage yield of 1.15%.

If your daily balance is equal to or greater than \$15,000.00 but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.996%, with an annual percentage yield of 1.00%.

If your daily balance is equal to or greater than \$5,000.00 but less than \$15,000.00, the interest rate paid on the entire balance in your account will be 0.648%, with an annual percentage yield of 0.65%.

If your daily balance is equal to or greater than \$50.00, the interest rate paid on the entire balance in your account will be 0.250%, with an annual percentage yield of 0.25%.

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

Maintenance Fee: A \$25.00 Service Charge will be imposed on the Health Savings Account Each Year.

Closing Fee: We impose a \$25.00 closing/transfer fee per account.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$18.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, or other electronic means.

Overdraft Personal (all overdrafts paid on a day)	\$18.00
Overdraft Business (all overdrafts paid on a day)	\$18.00
Overdraft Personal (maximum charge per day)	\$90.00
Overdraft Business (maximum charge per day)	\$90.00
Overdraft Protection (Sweep) per transfer	\$2.00
Nonsufficient funds (each)	\$18.00
Nonsufficient funds (check)	\$18.00
Nonsufficient funds (preauthorized withdrawal or other electronic debit)	\$18.00
Deposited item return charge	\$15.00
Debit Card Replacement	\$10.00
Domestic wire transfer (incoming)	\$5.00
Domestic wire transfer (outgoing)	\$20.00
International wire transfer (incoming)	\$15.00
International wire transfer (outgoing)	\$35.00
Stop payment - check	\$15.00
Stop payment - electronic fund transfers	\$15.00
Automatic transfer between accounts held with us	\$2.00
ACH funds to another bank	\$2.00
Cashier's check	\$5.00
Money order	\$5.00
Gift Card (reloadable)	\$2.00

- Minimum Balance \$25	
- Maximum Balance \$500	
Account activity printout	\$1.00
Account research (per hour)	\$10.00
Account balancing assistance (per hour)	\$10.00
Copy of statement with images	\$2.00
Telephone transfer from checking or savings	\$5.00
- Frequency limit - 3 times per day	
- Dollar limit - \$10,000 per day	
Check cashing fee	\$5.00
- Non-customer / not on us check	
Lost Safe Deposit Box Key(s) (each)	\$50.00
Processing checks in Canadian funds	\$5.00
Photocopies	\$0.25
Signature Guarantee (per stamp)	\$20.00
Escrow Agent (per month)	\$40.00
Escrow Agent Setup Fee (once per account)	\$150.00

Fax machine use
1st page - \$3.00
\$1.00 each page after

Safe Deposit Boxes
\$20 - Small Box 5" x 5"
\$25 - Medium Box 3" x 10"
\$30 - Large Box 5" x 10"
\$50 - Extra Large Box 10" x 10"

Notary Service
Free of Charge

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Fees and Charges - The following fees and charges apply to this account:

Maintenance Fee: A \$25.00 Service Charge will be imposed on the Health Savings Account each year.

Closing Fee: We impose a \$25.00 closing/transfer fee per account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/18/2014. To obtain the current rate(s) and annual percentage yield information, please call (608)654-5121

PURPOSE OF THIS DISCLOSURE. The information here describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary our policy is to make your funds available by the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to BANK OF CASHTON. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. 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.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before 4:30 p.m. 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 4:30 p.m. or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE. Our policy is to make funds from your cash and check deposits available to you by 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 them to pay checks that you have written.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. 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 \$200.00 of your deposits, however, may be available by the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, 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.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,000 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability 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. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

DEPOSITS AT AUTOMATED TELLER MACHINES. ADDITIONAL ATM INFORMATION. If you make a deposit at an ATM, we will consider that the deposit was made on the next business day we are open.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Substitute Checks and Your Rights

WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (800) 205-7203 or
Mail at: Bank of Cashton
PO Box 70
Cashton, WI 54619
Email at: info@cashton.com

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check. such as the check number, the name of the person to whom you wrote the check, the amount of the check.

ELECTRONIC FUND TRANSFER DISCLOSURE



For purposes of this disclosure the terms "we", "us" and "our" refer to BANK OF CASHTON. The terms "you" and "your" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Debit Card or HSA Debit Card at automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of electronic fund transfer (EFT) services provided by BANK OF CASHTON in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

SERVICES PROVIDED THROUGH USE OF DEBIT CARD OR HSA DEBIT CARD. If you have received an electronic fund transfer card ("DEBIT CARD" OR "HSA DEBIT CARD" - hereinafter referred to collectively as "Debit Card") from us you may use it for the type(s) of services noted below, and the following provisions are applicable:

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN, which is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify BANK OF CASHTON immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN by contacting the Bank of Cashton at (800) 205-7203 and requesting a new Easy PIN Reference Number..

ATM SERVICES

DEBIT CARD SERVICES. The services available through use of your Debit Card and HSA Debit Card are described below. **DEBIT CARD SERVICES.** The following services are available through use of your Debit Card:

- You may withdraw cash from your checking account(s), savings account(s), NOW account(s), and Super NOW Account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), NOW account(s), and Super NOW Account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), NOW account(s), and Super NOW Account(s).

HSA DEBIT CARD SERVICES. The following services are available through use of your HSA Debit Card:

- You may make deposits into your Health Savings Account(s).
- You may make balance inquiries on your Health Savings Account(s).

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your Debit Card at our ATM terminals, you may access your accounts through the following network(s): SHAZAM, PLUS

ATM 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.

POINT OF SALE TRANSACTIONS. You may use your Debit Card or HSA Debit Card ("POS Access Card") to purchase goods and services from merchants that have arranged to accept your POS Access Card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your POS Access Card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. The designated account for Debit Card transactions is your checking account. The designated account for HSA Debit Card transactions is your Health Savings Account.

Health Savings Accounts (HSA). We permit you 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 IRS Form 5305-C provided to you earlier.

In addition, your Debit Card or HSA Debit Card may be used at any merchant that accepts Visa[®] debit cards for the purchase of goods and services. Your card may also be used to obtain cash from your designated account at participating financial institutions.

Each time you use your POS Access Card, the amount of the transaction will be debited from your designated account. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for the POS Access Card transactions. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay the overdraft.

PIN-LESS DEBIT TRANSACTIONS - Visa[®]. When you use your card with a Visa[®] logo on the SHAZAM network(s) the transaction may be processed as a debit transaction without requiring PIN authentication ("PIN-less"). Transactions that are completed as PIN-less debit transactions will not be processed by Visa[®] and may post to your account as an ATM or Debit transaction rather than a Visa[®] purchase. Transactions processed in this manner may not qualify for Visa[®] rewards or points as they are not processed on the Visa[®] network.

Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

CURRENCY CONVERSION - Visa[®]. When you use your card with the Visa[®] logo 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 a rate selected by Visa[®] from a 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 the posting date.

SERVICES PROVIDED THROUGH USE OF EAGLE 24 HOUR TRANSACTION LINE. You may perform the following functions through use of EAGLE 24 HOUR TRANSACTION LINE:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, NOW accounts and money market accounts, Checking and Health Savings Accounts, and Savings and Health Savings Accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), Super NOW Account, Health Savings Account, and Loan(s).

In addition, you may perform other transactions such as: withdrawal history about checking, savings, certificate of deposit or line of credit. You may also get deposit history about checking, savings or certificate of deposit. Finally, you may get transaction history about checking, savings, certificate of deposit or loan.

You may access your account for telephone transactions at the following number(s) and during the following hours:

- (800) 461-7430 (Toll Free 24 Hours)

- (608) 654-7412 (Local 24 Hours)

You may change your PIN via the telephone.

PREAUTHORIZED TRANSFER SERVICES

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), NOW account(s), Super NOW Account(s), and Health Savings Account(s).
- You may arrange for the preauthorized automatic payment of bills from your checking account(s), savings account(s), money market account(s), NOW account(s), Super NOW Account(s), and Health Savings Account(s).

SERVICES PROVIDED THROUGH USE OF INTERNET BANKING. BANK OF CASHTON offers its customers use of our Internet Banking service.

You may access your accounts by computer at www.bankofcashton.com and using your user name and password to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to line of credit
- get balance information about checking, savings, certificate of deposit, line of credit or loans
- get withdrawal history about checking, savings, certificate of deposit, line of credit or loans
- get deposit history about checking, savings, certificate of deposit or line of credit
- get transaction history about checking, savings, certificate of deposit or line of credit

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 to pay bills.

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
- Preauthorized payments
- Electronic check conversion
- Electronic returned check charge

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - DEBIT CARD

- CASH WITHDRAWAL LIMITATIONS: You may withdraw up to \$500.00 through use of ATMs in any one day. You may make up to 3 withdrawals of cash through use of ATMs in any one day.
- POINT OF SALE LIMITATIONS: You may buy up to \$700.00 worth of goods or services in any one day through use of our Point of Sale service.
- TOTAL DAILY LIMITS: In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$700.00 in any one day.

TRANSACTION LIMITATIONS - HSA DEBIT CARD

- POINT OF SALE LIMITATIONS: You may buy up to \$500.00 worth of goods or services in any one day through use of our Point of Sale service.
- TOTAL DAILY LIMITS: In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$500.00 in any one day.

OTHER LIMITATIONS

The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. Federal regulation limits the number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transactions from each money market and/or savings type account(s) you have each month for purposes of making a payment to a third party or by use of a telephone or computer.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. 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 (608) 654-5121 or (800) 205-7203 to find out whether or not the deposit has been made.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (608) 654-5121 or (800) 205-7203
or

write to: Bank of Cashton
PO Box 70
Cashton, WI 54619

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. 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.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (800) 264-5578 (24 Hours a day)

or

write to: Bank of Cashton
PO Box 70
Cashton, WI 54619

You should immediately notify the Bank of Cashton of any loss, theft, disappearance or known suspected unauthorized use of your debit card. Please call the Bank of Cashton at (608) 654-5121 during normal business hours or (800) 383-8000 after hours.

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.

CONSUMER LIABILITY. Tell us at once if you believe your Debit Card or PIN or internet banking access 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.

FOR Debit Card. You will be liable for the lesser of \$50.00 or the amount of any money, property or services obtained by the Card's unauthorized use prior to the time we are notified of, or otherwise become aware of, circumstances which lead to the belief that unauthorized access to your account may be obtained. Notice is sufficient when you take such steps as may reasonably be required in the ordinary course of business to provide us with the pertinent information.

CONSUMER LIABILITY FOR EAGLE 24 HOUR TRANSACTION LINE AND INTERNET BANKING AND PREAUTHORIZED SERVICES

PREAUTHORIZED TRANSFERS. The limitations on your liability for unauthorized transfers described in the following paragraph do not apply to preauthorized automatic payments from your checking account(s), savings account(s), money market account(s), NOW account(s), Super NOW Account(s), and Health Savings Account(s). Unless you have complied with the procedures to stop the preauthorized payment described above, your liability for such unauthorized transfers is unlimited.

If your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the periodic statement or receipt was transmitted to you, you may not receive back any of the money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit), if we can prove that we could have stopped someone from taking the money had you given us notice in time.

If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD HSA DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa[®] logo. These limits apply to unauthorized transactions processed on the Visa[®] Network.

If you notify us about an unauthorized transaction involving your card with the Visa[®] logo and the unauthorized transaction took place on the Visa[®] Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your card with the Visa[®] logo. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa[®] Network, including ATM transactions.

Your liability for unauthorized transactions with your card with the Visa[®] logo that involve PIN-based or PIN-less debit transactions not processed by the Visa[®] Network, including ATM transactions, are described under "Consumer Liability" above.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (608) 654-5121
or
write to: Bank of Cashton
PO Box 70
Cashton, WI 54619
or
email us at: info@cashton.com
or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact BANK OF CASHTON no later than 60 days after it sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's[®] cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa[®] Check Card use within five (5) business days of notification of the loss.

We will tell you the results within three (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.

DISPUTES REGARDING POINT OF SALE TRANSACTIONS

CHARGEBACKS. We will reverse an EFT transaction resulting from a Point of Sale transaction at a Participating Merchant and recredit your account for the full amount of the transfer if all of the following occur:

1. The amount if the transaction is \$50.00 or more; and
2. Within three (3) business days after the date of the sale, we receive from you during our normal business hours a written or oral request for the reversal. You must verify an oral reversal order in writing within fourteen (14) days on a form to be provided by us for that purpose. If written verification is not furnished, we will reinstate the original debits and credits involved in the transaction.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. 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 the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

PER TRANSACTION CHARGE. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable schedule of fees to determine the applicable amount.

SCHEDULE OF FEES. The schedule of fees referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from BANK OF CASHTON upon request.

PREAUTHORIZED TRANSACTIONS. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our fee schedule, which is incorporated into this document by reference.

DISCLOSURE OF ACCOUNT INFORMATION. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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. With your consent.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

NOTICE OF ATM SAFETY PRECAUTIONS

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and BANK OF CASHTON.

You agree not to reveal your PIN to any person not authorized by you to access your account.

Disclosures Regarding Electronic "Wholesale Credit"

Transactions Subject to Uniform Commercial Code Article 4A

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. Provisional Payment Credit given by us to you with respect to an Automated Clearing House ("ACH") credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund in the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry. Notice of Receipt of Entry

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you. Choice of Law

We may accept on your behalf payments to your account which have been transmitted through one or more ACH and which are not subject to Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Wisconsin, unless it has otherwise specified in a separate agreement that the law of some other state will govern.

FACTS**WHAT DOES BANK OF CASHTON DO WITH YOUR PERSONAL INFORMATION?**

Rev. 10/2010

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 Credit history
- Asset and Wire transfer instructions

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 BANK OF CASHTON chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BANK OF CASHTON 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
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 toll-free (800) 205-7203	

What we do

How does BANK OF CASHTON 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 and we limit access to information to those employees for whom access is appropriate.
How does BANK OF CASHTON collect my personal information?	We collect your personal information, for example, when you - Open an account or Apply for a loan - Give us your income information or Provide your mortgage information - Make a wire transfer 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 nonfinancial companies. - <i>BANK OF CASHTON has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>BANK OF CASHTON does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>BANK OF CASHTON doesn't jointly market.</i>