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Electronic Funds Transfer (EFT) Disclosure

For purpose of this disclosure the terms “we”, “us” and “our” refer to mph.bank “you” and “your” refer to the owner of the account.

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. Ex. of EFT services include:

- Direct deposits to your account (i.e. payroll, Social Security)
- Automatic regular payments (re-occurring) made from your account to a third party
- One-time electronic payments from your account using your check information (routing number and account number) to pay for purchases or to pay bills.
- Use of your mphCard (hereinafter referred to collectively as “Debit Card”) at automated teller machines (ATMs) and any networks below.

This disclosure contains important information about your use of EFT services provided by mph.bank in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

Definition of Business Day. Business days are Monday-Friday excluding holidays.

Debit Card Services. The services available through use of your Debit Card are described below.
mphCard Services:

- You may withdraw cash from your checking/transaction account(s).
- You may make deposits into your checking/transaction account(s).
- You may make balance inquiries on your checking/transaction account(s)
- You may use your card at any merchant that accepts Visa® Debit Cards for the purchase of goods and services.
- PIN-LESS DEBIT TRANSACTION - Visa®. When you use your card on the Accel, STAR, Plus, CIRRUS, Presto or Allpoint 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. The provisions of the Visa® cardholder agreement that relate only to Visa® transactions are not applicable to non-VISA® transactions. Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

ATM Services.

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 networks(s): Allpoint (only fee free network)



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ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or an 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. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your 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 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. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance as soon as possible.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:
mphCard: checking account

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Online Deposit Account Agreement.

Authorization Hold. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, the item will be declined/returned.

Currency Conversion-Visa® Branded Cards. 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 transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

Additional fee imposed by VISA for currency conversions: Visa® charges an International Service Assessment Fee on all international transactions. Therefore, transactions completed with your Visa® card will be subject to an International Service Assessment (ISA) Fee of 1.00% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the ISA Fee will be .800% of the transaction amount. You will be charged an ISA Fee for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

Services Provided Through Use of Our Customer Contact Center. You may perform the following functions through use of our Customer Contact Center:



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- You may initiate transfers of funds between your checking and saving accounts.
- You may make balance inquiries on your checking and savings accounts.

For questions or more information, call us at 800.892.8798 or visit us online at www.mph.bank.

Preauthorized Transfer Services.

- You may arrange for the preauthorized automatic deposit of funds into your checking and savings accounts.
- You may arrange for preauthorized automatic payments or other transfers from your checking and savings accounts.

Services Provided Through Use of Online and Mobile Banking. mph.bank offers its customers use of Online Banking and Mobile Banking services.

You may access your account(s) via computer by logging on to our website at www.mph.bank and entering the username and password you created. (Login Credentials) You may also access your account(s) via smart phone by downloading the mph.bank mobile app in the Apple store or Google Play. You will be prompted to enter the same username and password (Logging Credentials) that you created for your online banking account. You will be able to perform the following transactions via online or using your mobile app:

- Transfer funds between your checking and savings accounts.
- Transfer funds externally to a person using either their mobile phone number or email address
- Transfer funds externally to an account you have linked in your electronic banking.
- View your checking and savings account balances.
- Make payments from your checking account(s) to third parties utilizing the different methods available to you through online banking or the mobile app, like electronic check or ACH payments (Bill Pay)
- Make payments from your checking account(s) to third parties by establishing a payment arrangement or re-occurring payment arrangement using the debit card number
- Make payments and transfers using mphCard Instapay and mphCardonfile

Real Time Payment Services Provided Through Use of: Checkfree ie. Zelle

Electronic Check Conversion. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for the purchases or to pay bills.

Limitations On Transactions

Transaction Limitations – mphCard

Cash Withdrawal Limitations. You may withdrawal up to \$500.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. mph.bank reserves the right to change dollar amount limits at any time upon prior notification.

Point of Sale Limitations. You may buy up to \$5,000 worth of goods or services in any one day through the use of our Point-of-Sale service.



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Other Withdrawal Limitations. You may access your checking account(s) to purchase goods, pay for services (in person, online or by phone), get cash from a merchant (if merchant permits).

Other Limitations. We reserve the right to impose limitations for security purposes at any time. **ATM fees:** while you will not be charged a fee by us, you may be charged by the ATM operator for the use of their machine, or by the network used. You may be charged a fee for a balance inquiry even if you do not complete a withdrawal or deposit.

Terminal Transfers. Transfers made by terminal may be executed immediately. This means that a cash withdrawal or other mphCard transaction is immediately deducted from your account. Additionally, you may have no effective ability to stop a payment made by terminal transfer.

Notice of Rights and Responsibilities

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

Right To Receive Documentation of Your Transfers.

Transaction Receipts. These receipts 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 Debt Card at a participating Merchant.

Periodic Statements. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. You will receive a monthly notification when your electronic statement (eStatement) is available to view.

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, you can call us at 800.892.8798 or sign into your online banking to find out whether or not the deposit has been made.

Using Your Card and Personal Identification Number ("PIN"). You agree not to use your Debit Card for a transaction that would cause your account to go below zero. We will not be required to complete any such transaction. Certain transactions involving your Debit Card require use of your PIN. Because the PIN is used for identification purposes, you agree to notify mph.bank immediately if your Debit Card is lost or the secrecy of your PIN is compromised. We have the right to refuse a transaction on our account when your Debit Card or PIN has been reported lost or stolen or we reasonably believe there is unusual activity on your account. You may change your PIN by calling 800.992.3808 and follow the prompts or you can change it at an ATM terminal.

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 800.892.8798, write us at mph.bank c/o Liberty Savings Bank, FSB, Attn: Operations Department, 2323 Stickney Point Rd, Sarasota, FL, 34231, email us at customer.support@mph.bank, or notify us through online secure messaging. We must receive notification at least 3 business days prior to the scheduled payment.



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Notice of Varying Amounts. If you have arranged for automatic periodic payments to be deducted from the account and these payments vary in amount, you will be notified by the person or company 10 days before each payment, when it will be made and how much it will be.

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 full information we need 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. Tell us AT ONCE if your mphCard and/or PIN has been lost or stolen or your Login Credentials to sign into online banking has been compromised or an electronic funds transfer has been made without your permission.

- Call us at: 800.892.8798
- Email us at: customer.support@mph.bank
- Chat online with us, if the system is available

Consumer Liability. Tell us at once if you believe your Debit Card, PIN or internet access code has been lost or stolen. Telephoning is the best way to keep losses down. If you tell us within 2 business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code you can lose no more than \$50 if someone used these things without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft and we can prove we could have stopped someone from using your Debit Card, PIN or internet access code without your permission if you had given us notice, you can lose as much as \$500. Also, if your statement shows transfers you did not make tell us at once. If you do not tell us within 60 days after the statement was transmitted to you, you may not receive back money you lost after 60 days.

Consumer Liability for Unauthorized Transactions Involving mphCard. 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. If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transaction to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based or PIN-less debt transactions not processed by the Visa® or Plus Network, including ATM transactions outside the United States.

Illegal Use of mphCard. You must not use your mphCard for any illegal transactions, including internet gambling and similar activities.

In Case of Errors or Questions About Your Transactions. In case of errors or questions about your electronic fund transfers. Call us, sign into electronic banking and message us securely, or email us 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 from the date the notification was sent to you that the eStatement was available for viewing and on which the problem or error arose. You must be prepared to provide the following:

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.



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3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days, after the first deposit 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® Debit Card (mphCard) use within 5 business days of notification of the loss.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

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:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer
3. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
4. If we have terminated our agreement with you
5. If your Debit Card (mphCard) has been reported lost or stolen or we have reason to believe something is wrong with a transaction
6. If we receive inaccurate or incomplete information to complete a transaction
7. In the case of pre-authorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer
8. If the funds in the account are subject to legal action preventing a transfer to or from your account.
9. If the electronic terminal does not have enough cash to complete the transaction.

Charges For Transfers or The Right To Make Transfers. We reserve the right to impose a fee and to change fees upon notice to you. If there are fees that are charged to the bank by third parties as a result of a customer-initiated action, we reserve the right to pass thru those fees via a debit to the account. (e.g. Wire Transfer Fee)

Disclosure of Account Information. We will disclose information to third parties about your account or electronic fund transfers made to your account: i.) Where necessary to complete a transfer or to investigate and resolve errors involving the transfer. ii.) In order to verify the existence and condition of your account for a



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third party such as a credit bureau or merchant. iii.) In order to comply with government agency or court orders.
iv.) If you give us your permission in a record or writing.

Safety Precautions for ATM Terminal Usage. Please keep in mind the following basic safety tips whenever you use an ATM:

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. Always save your ATM receipts. Don't leave them at the ATM because they may contain important account information.
3. Compare your records with the account statements you receive. Report errors immediately.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM.
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 immediately.
9. When you make a transaction, be aware of your surroundings. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM.
10. Don't accept assistance from anyone you don't know when using an ATM.
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. Y
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 surroundings.
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.

Additional Provisions. Your account is also governed by the terms and conditions of other applicable agreements between you and mph.bank. Please refer to the Truth-In-Savings Disclosure, Mobile Remote Deposit Capture Disclosure (mRDC), Online Deposit Account Agreement for any terms or requirements that may pertain to your account.