ANNUAL DISCLOSURE

Important information about your VISA® debit card -

VISA amended its operating rules on 1/1/2009 to make using your debit card without a Personal Identification Number (PIN) more widely available. Because there are different networks you may encounter when conducting debit transactions, VISA has request that we inform you annually, of the following information:

- You can use your VISA debit card for non-VISA debit transactions which are defined as debit transactions without a pin with merchants who participate in the STAR and VISA networks. All other networks listed on the back of your card will require the use of a PIN.

- Your liability when using the STAR network for PIN-less debit card transactions is limited to either $50.00 or $500.00 depending on notification[1]. Merchants who participate in the STAR network are required to provide you with a clear way of choosing to make a PIN-less debit card transaction if they support this option.

- When you conduct a PIN-less debit card transaction using the VISA network, you are covered by VISA's zero liability policy; however, you must still notify the Bank of unauthorized transactions as outlined in your electronic funds transfer disclosure.[1]

1. *The Electronic Funds Transfer disclosure you received at the time you opened your account explains the notification requirements in order to limit your liability.*

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