

Indicated below are types of Electronic Fund Transfers 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.

Preauthorized credits — You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized payments — You may make arrangements to pay certain recurring bills from your checking or savings account(s).

ATM Transfers

Types of transfers and dollar limitations — You may access your account(s) by ATM using your ATM CARD and personal identification number or MasterMoney™ Check Card and personal identification number, to:

- Get cash withdrawals from checking account(s) with an ATM or MasterMoney™ Check Card
 - You may withdraw no more than \$400 per day
- Get cash withdrawals from savings account(s) with an ATM card
 - You may withdraw no more than \$400 per day
- Transfer funds from savings to checking account(s) with an ATM card
- Transfer funds from checking to savings account(s) with an ATM card
- Make payments from checking or savings account(s) with an ATM/debit card to loan accounts with us
- Get information about:
 - The account balance of your checking accounts
 - The account balance of your savings accounts

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

Notice Regarding ATM Fees by Others

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

Types of MasterMoney™ CHECK CARD Point-of-Sale Transactions — You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions — dollar limitations — Using your card:

- You may not exceed \$400 in transactions per day

Fees

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

Online Banking

Computer Transfers - types of transfers - You may access your account(s) by computer using your access Id and password at www.AmblerSavingsBank.com, 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 or savings to loan accounts with us
- Make payments from checking or savings to third parties
- Get information about:
 - The account balance of checking accounts
 - The account balance of savings accounts

Electronic Agreements — You agree that the Bank may make agreements with you by electronic means. Your authorization and consent to such an agreement, or delivery of your agreement may be made by means of a personal computer. All agreements entered into by means of a personal computer will be deemed valid, authentic and shall have the same legal effect as agreements entered into on paper. You further agree that electronic copies of communications are valid as "originals" and you will not contest the validity of the electronic copies, absent proof of altered data or tampering.

Documentation

- Terminal transfers — You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- Periodic statements — You will get a monthly account statement from us for your checking, NOW, money market and statement 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 us at 215-646-8400 or write us at 155 E. Butler Avenue, Ambler, PA 19002 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 \$20 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, ten (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

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. If you give us written permission.

Unauthorized Transfers

1. Consumer liability.

(a.) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. 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 (2) business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost 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 periods.

(b.) Additional Limit on Liability for MasterMoney™ Check Card, when used for point-of-sale transactions. 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 MasterMoney™ Check Card, when used for point-of-sale transactions, if you report the loss or theft of your card within two (2) business days of when you discover the loss or theft of the card. If you do NOT tell us within two (2) business days, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

2. Contact us in the event of an unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed below.

Error and Questions

In case of errors or questions regarding an Electronic Transaction, you may call Ambler Savings Bank at 1-866-ASB-4550 or 1-215-646-8400, or send a letter to:

Ambler Savings Bank
Attention: Internet Banking Department
155 E. Butler Avenue
P.O. Box 210
Ambler, PA 19002
or email us at:
webinfo@amblersavingsbank.com

We must hear from you at the specified telephone number or address no later than sixty (60) calendar days after we sent you the first statement on which the problem or error appeared. We will need:

- Your name and account number.
- A description of the error or the transfer in question, and an explanation concerning why you believe it is an error or need more information.
- The dollar amount of the suspected error.
- The date on which it occurred.

If you provide oral notice, you may 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) calendar days after the first deposit to the account is made, including those for foreign initiated or point of sale transactions.

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. If we credited your account with funds while investigating an error, you will repay those funds to us if we conclude no error has occurred. You may request copies of the documents that were used in the investigation.

You agree that Ambler Savings Bank may respond to you by e-mail with regard to any claim of unauthorized electronic fund transfer related to the Service. Any such electronic mail sent to you by Ambler Savings Bank shall be considered received within three (3) Business Days of the date sent by Ambler Savings Bank, regardless of whether or not you sign on to the Service within that time frame.

More detailed information is available on request. Go to [Contact Us](#).