

DEBIT CARD AGREEMENT

DEBIT CARD AGREEMENT (“AGREEMENT”) The Brattleboro Savings Loan Debit Card (the “Card”) is your Discover Debit card. It allows purchases to be made at millions of merchants worldwide. Your Debit Card is issued in connection with a package of related “Deposit Accounts” and may also be used with a Personal Identification Number (PIN) to make Electronic Fund Transfers at ATMs and POS Terminals.

1. **Definitions.** The words “you”, “your” and “yours” mean any person who has an Account (“Account”) as defined in our Consumer Deposit Account Agreement, and who has been issued a Card to be used in connection with the Account.

- The words “Bank”, “we”, “us”, “our” and “BS&L” refer to Brattleboro Savings & Loan.
- “Agreement” means this Debit Card Agreement.
- “EFT Agreement” means Brattleboro Savings & Loan’s Electronic Fund Transfers Agreement, and all future versions of it.
- “ATM” refers to an automated teller machine, including a Brattleboro Savings & Loan automated teller machine.

When we say “POS Purchase” we mean using your Card to make a purchase following the credit card authorization process, in which the merchant will generally request that the sales slip be signed, except in cases of telephone, PC or mail order transactions. The purchase amount is automatically debited from your Account, usually within three (3) business days of your purchase.

When we say “Network POS Purchase” we mean Point-of-Sale debit transactions made using your Personal Identification Number at retail locations which allow the electronic transfer of funds from your Account to the retail merchant (these include NYCE, PULSE, Cirrus or other network BS&L may add in the future). The amount of your Network POS Purchase is automatically debited from your Account immediately.

2. **Use of the Debit Card.** Use of the Card is subject to the provisions of the Deposit Account Agreement, Terms and Conditions, Funds Availability Policy, Electronic Fund Transfers Disclosure and of the Schedule of Fees (provided separately to you), as they may be amended from time to time (collectively, the “Disclosures”). Please read all of the Disclosures and keep them for your records. Any use of this Card makes it subject to the terms of this Agreement. Please refer to the Disclosures for your complete legal rights and responsibilities. If there is any conflict between this Agreement and the Disclosures, the Disclosures will prevail.

By receiving, retaining, signing, activating, using or authorizing others to use your Card, you will have accepted the Card and agree to be bound by the terms and conditions set forth in this Agreement and the Disclosures. Each time you use the Card to purchase goods or services, or to obtain cash from your Deposit Accounts, you authorize us to debit or credit your accounts in the same way other transactions are handled.

3. **Daily Debit Card Limit and Holds.** Daily transaction authorizations may not exceed your Debit Card Limits as follows;

Card Type	ATM Cash Withdrawal Limit	Network POS/Purchase Limit
Personal Debit	\$500	\$1,000
Business Debit	\$500	\$2,500

Your Card limits are described here. If you attempt to use your Card to make a transaction which would exceed your Card limit, your transaction may be declined unless you request your limit to be raised on a temporary basis. Your Card limit is reduced by each authorized transaction.

You agree not to make any transactions that may be prohibited under state or federal law, and we may have the right to decline and block such prohibited transactions.

A POS Purchase is a purchase made at a merchant which follows the credit card authorization process. At the time your Purchase is authorized, a “hold” will be placed against your available Checking Account balance for the total dollar amount of the authorization. The hold will be maintained for a maximum of three (3) Business Days. The hold will be released sooner if the purchase amount is automatically debited from your Checking Account before the end of the three (3) Business Days, providing the transaction authorized matches the transaction clearing your account.

Please note that the dollar amount of the hold may vary from the actual purchase amount, especially for some hotels, car rental agencies, restaurants, gas stations, and other merchants who typically request higher authorizations than the actual purchase amount. The hold will be placed on the authorized dollar amount. You may verify the amount held on a daily basis by calling the 24/7 Telephone Banking line indicated on the last page of this Agreement, or via Online Banking.

4. **Foreign Exchange, Currency Conversion and International Assessment Fee.** If you have transactions using the Debit Card in a currency other than US Dollars, Discover will convert the amount of the transaction in foreign currency into a US dollar amount. To make this conversion, Discover will use the procedure set forth in its operation regulations. Those regulations provide that Discover will use the rate set forth each business day and will be either a government-mandated rate, a government-published rate, or an inter-bank exchange rate, depending on the currency and Transaction Country of the Transactions. Regardless of the source, the Currency Conversion Rate will be the rate in effect on the date and time the transaction is processed or the prior Business Day, depending on the time of day that information about the Transaction is received. You agree that your Account will be charged the US dollar amount converted from a foreign currency by Discover as provided in this paragraph. You may be charged a Currency Conversion fee for each foreign transaction made with your Debit Card (i.e. any transaction made outside of the United States or in a foreign currency), as disclosed in the Schedule of Fees.

NOTICE: PLEASE CONTACT BRATTLEBORO SAVINGS & LOAN PRIOR TO TRAVELING TO, OR MAKING A PURCHASE IN A FOREIGN COUNTRY SO THAT WE CAN OPEN YOUR CARD FOR USE OUTSIDE OF THE UNITED STATES.

5. **Your Debit Card Does Not Include a Credit Line.** Your Card purchases will be approved based on the available balance in your Account, including any Personal Credit Line or Overdraft Protection you may have. If you attempt to make a transaction at an ATM or a one-time transaction using your Card for an amount greater than the available balance in your account, we will use reasonable efforts to prevent the authorization of the transaction unless you have chosen to opt-in to our Courtesy Coverage overdraft service. If you have not chosen to opt in, you will not be charged an Overdraft Fee. If you opt-in to our overdraft service, we may authorize the transaction in our sole discretion. If you have chosen to opt-in and we authorize the transaction, your account

will be charged an Overdraft Fee, as applicable, for each such authorized transaction. Information on our Courtesy Coverage Overdraft Service can be found on our website: <https://www.brattbank.com/personal-resource-center.htm>

6. **Debit Card Cancellation.** The Card remains the property of BS&L at all times, and may be repossessed by BS&L or its' authorized agent at any time. We may refuse to issue a Card or may revoke your Card privileges with our without cause or notice, unless otherwise required by applicable federal or state law. We may also limit or refuse to complete your transaction when we determine it is necessary for security reasons.

Your Card is valid for a limited term disclosed to you when you receive it. BS&L reserves the right not to reissue all Cards, and/or to change the Daily Debit Card Limits assigned to you.

You must destroy your Card when you or we cancel your Card privileges. You agree not to use or attempt to use an expired, revoked, cancelled, or otherwise invalid Card. You also agree to notify any merchants to stop making preauthorized Purchases, in the event that your card has been cancelled, either by you or by us (e.g. monthly recurring payments to health clubs or Internet service providers). If you Card is used other than as permitted by this Agreement, we may, at our discretion and without waiving any rights, recognize the transactions and debit or credit your deposit account accordingly. The cancellation of your Card privileges, by you or by us, will not affect other rights and privileges under this Agreement.

Should you decide to close your account or to cancel your Card, you are responsible for immediately destroying all Cards issued on your account. In each case, you agree to pay all amounts due to us or paid out of your account by reason of any use of your Card.

7. **Lost or Stolen Debit Card.** If your Card is lost, stolen or fraudulently used, you agree to immediately notify us by calling Brattleboro Savings & Loan's Customer Support at the numbers listed on the last page of this Agreement. Reporting the fraud, loss or theft of your Card within 24 hours of the discovery is the best way to reduce the associated inconvenience of fraud losses.

You also agree to assist us in our attempts to recover any losses from unauthorized Card users (including permitted users who exceed their authority) and to assist in their prosecution.

8. **Unauthorized Transfers.** Consumer Liability. Tell us at once if you believe your card and/or Personal Identification Number (PIN) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. 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 2 business days after you learn of the loss or theft of your card and/or PIN, you can lose no more than \$50 if someone used your card and/or PIN without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN 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, PIN 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.

9. **Error Resolution Notice.** In case of errors or questions about your Electronic Transfers, call or write us at the telephone number and address listed at the end of this agreement as soon as you can. We must hear from you no later than 60 days after we sent you're the FIRST statement on which the error or problem appeared. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account of 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. 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.

NOTICE: IF YOUR ACCOUNT IS NOT A CONSUMER ACCOUNT (WHERE THE ACCOUNT HOLDER IS A NATURAL PERSON AND THE ACCOUNT IS USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES) YOU MAY BE LIABLE FOR LOSSES FROM UNAUTHORIZED TRANSACTIONS. SEE BUSINESS DEBIT CARD AGREEMENT FOR ADDITIONAL INFORMATION.

10. **Other.**
- (a) We have no liability or responsibility if for any reason, the Card is not honored at any establishment.
 - (b) In the event that either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including on any appeal, subject to any limits under applicable law.
 - (c) In addition to normal Account service charges, your Account will be charged fees related to the Card, as disclosed in the Schedule of Fees, provided separately to you.
 - (d) Deposits to accounts may only be made at ATM machines owned and operated by Brattleboro Savings & Loan.
 - (e) There is no charge for ATM withdrawals or ATM deposits at ATM machines owned by us.
 - (f) You may not place a stop payment order on any ATM, POS or debit card transactions.

11. **Bank Name, Address, Phone Number and Website.**

Brattleboro Savings & Loan
221 Main Street
PO Box 1010
Brattleboro, VT 05302
(888) 806-6400

Putney Road Office
972 Putney Road
PO Box 1010
Brattleboro, VT 05302
(802) 246-1600

Online Banking: www.brattbank.com

24/7 Telephone Banking: (877) 275-6731