

The following replaces the verbiage in your Important Account Information for our Members pamphlet. It is effective on October 17, 2014.

UNAUTHORIZED TRANSFERS

a) Consumer Liability

Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic funds 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 the 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 code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code 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 hospital stay) kept you from telling us, we will extend the time period.

If you believe that someone has transferred or may transfer money from your account without your permission, call or write us at once.

Additional Limits on Liability for Debit MasterCard. You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

b) Contact in the event of an unauthorized transfer. If you believe your card and/or code has been lost or stolen, call us during our normal business hours, at 715-762-3208, or write us at PO Box 369, Park Falls, WI 54552.

For after hours, or on non-business days, use the following telephone numbers:

Debit Card Fraud 1-800-327-8622

Debit Card Lost/Stolen 1-800-523-4175