

## UNAUTHORIZED TRANSFERS FOR CONSUMER ACCOUNTS

**Customer Liability.** Tell us AT ONCE if you believe your Debit Card or Personal Identification Number (PIN) or internet banking access code (Electronic Banking login credentials including, but not limited to, username, password, passcode, or PIN) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum No Bounce Advantage™ limit, overdraft line of credit or designated sweep account, if applicable). If you tell us within two (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 fifty dollars (\$50) if someone used your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you could lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers that you did not make, including those made by card, PIN, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum No Bounce Advantage™ limit, overdraft line of credit or designated sweep account, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or a hospital stay) keeps you from giving the notice, we will extend the time periods.

**Consumer Liability for Unauthorized Transactions Involving a Debit Card.** 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. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

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 (also known as Visa's Zero Liability Policy) will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for any such unauthorized transactions 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 with the Visa® logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

Routing or processing of a transaction is determined by the merchant and their processor. We have no control over the merchant transaction flow during the authorization process of a transaction.

**Your Responsibility to Notify Us of Loss or Theft or Unauthorized Transfers.** If you believe your Debit Card or PIN or internet banking access code (Electronic Banking login credentials) has been lost or stolen, call or write us at the telephone number or address below. You should also call the number or write to the address listed below if you believe a transfer has been made using information from your check without your permission or if your statement shows transfers that you did not make.

**Tennessee State Bank  
Attn: Deposit Services  
PO Box 1260  
Pigeon Forge, TN 37868**

**To report lost or stolen Debit Card or PIN (Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays): (865) 429-2273**

**After hours, weekends and Federal holidays: (888) 297-3416**

**To report a lost or stolen internet banking access code (Electronic Banking login credentials including, but not limited to, username, password, passcode, or PIN) (Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays): (865) 908-5779**

**To report any unauthorized transfer (Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays): (865) 453-7011 or (865) 453-0873**