

Electronic Fund Transfers

Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Types of Transfers, Frequency and Dollar Limitations

(a) Prearranged Transfers.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your Checking and Savings.

Preauthorized payments. You may make arrangements to pay certain recurring bills from your Checking and Savings.

(b) ATM Transfers. You may access your account(s) by ATM using your Debit Card and personal identification number to:

Get cash withdrawals from checking accounts you may withdraw no more than \$200 per day

Get cash withdrawals from savings accounts you may withdraw no more than \$200 per day

Transfer funds from savings to checking

Transfer funds from checking to savings

Get checking account(s) information

Get saving account(s) information

(c) Point-of-Sale Transactions.

Using your card:

You may access your checking account to purchase goods

(In person, by phone, and by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participation financial institution, and do anything that a participating merchant will accept.

You may not exceed more than \$500 in transactions per day

(d) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by enrolling in the Goalsetter App and using your User ID, Password:

Transfer funds from checking to savings

Transfer funds from savings to checking

Get checking account(s) information

Get savings account(s) information

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Fees

Replacement Card Fee: \$8.00 per card. This fee applies when a Card is reissued or replaced for any reason with standard delivery, except upon expiration.

ATM Operator/Network Fees: When you use an ATM not owned by Solutions Bank, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

(a) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(b) In addition,

You will get a monthly account statement from us, unless there are not transfers in a particular month. In any case you will get a statement at least quarterly.

Financial Institution's Liability

(a) 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 and damages. However, there are some exceptions.

We will not be liable, for instance:

- ◆ If, though no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account of the transfer 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 order; or
- (4) As explained in the separate Privacy Disclosure.

Unauthorized Transfers

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) 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. 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. Also, 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. 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 transmitted to you, you may not get back any money you lost after 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.

Mastercard® Debit Cards. Additional Limits of Liability for Checking Accounts

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that 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. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- (3) Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days involving a Visa® point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) for 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three 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 document that we used in our investigation.

INSTITUTION

Goalsetter
In App "Contact Us"
Email: Hello@goalsetter.co
Call Center: 1-888-872-0348

Monday to Friday 8 a.m. to 8 p.m. EST
Saturday/Sunday 9 a.m. to 5 p.m. EST
Except Federal Holidays.