



411 McMurray Road
Bethel Park, PA 15102
Phone: (412) 409-2265

ELECTRONIC FUNDS TRANSFERS-REGULATION E YOUR RIGHTS AND RESPONSIBILITIES

For purposes of this disclosure the terms "we", "us" and "our" refer to Brentwood Bank; the terms "you" and "your" refer to the recipient of this disclosure.

This Regulation E disclosure contains important information about your use of electronic fund transfer (EFT) services provided by Brentwood Bank in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

ELECTRONIC FUNDS TRANSFER SERVICES PROVIDED

SERVICES PROVIDED THROUGH USE OF ATM CARD OR DEBIT MASTERCARD

Receipt of an electronic funds transfer card ("ATM Card" or "Debit MasterCard") from us provides for the type(s) of services noted below, and the following provisions are applicable:

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and of the terminals, the ATM Card or Debit MasterCard remains our property and may be revoked or canceled at any time without giving you prior notice.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit MasterCard require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Brentwood Bank immediately if your ATM Card or Debit MasterCard is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit MasterCard or to write your PIN on your ATM Card or Debit MasterCard or on any other item kept with your ATM Card or Debit MasterCard. We have the right to refuse a transaction on your account when your ATM Card or Debit MasterCard or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit MasterCard and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised.

CARD SERVICES

ATM CARD and DEBIT MASTERCARD SERVICES. The services available through the use of your ATM Card and/or Debit MasterCard are described below (the accounts listed below must be associated with the card):

- You may withdraw cash from account(s) associated with your card
- You may make deposits into account(s) associated with your card
- You may make balance inquiries on account(s) associated with your card
- You may transfer funds between accounts associated with your card

Network. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your ATM Card or Debit MasterCard at our ATM terminals, you may access your accounts through the following network(s): **PULSE, PLUS SYSTEMS, ACCEL, THE EXCHANGE, and FREEDOM ATM ALLIANCE.**

ATM fees. When you use an ATM not owned by us, 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 funds transfer.

Point of Sale Transactions. You may use your Debit MasterCard to purchase goods and services from merchants that have arranged to accept your Debit MasterCard as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your Debit MasterCard, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. The designated account for Debit MasterCard transactions is your checking account.

In addition, your Debit MasterCard may be used at any merchant that accepts MasterCard® debit cards for the purchase of goods and services. Your card may also be used to obtain cash from your designated account at participating financial institutions.

Each time you use your Debit MasterCard, the amount of the transaction will be debited from your designated account. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for the Debit MasterCard transactions. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay the overdraft.

Pin change. You may change your PIN at our ATMs.

Currency conversion using MasterCard®. If you perform transactions with your card with the MasterCard® logo in a currency other than US Dollars, MasterCard International Inc., will convert the charge into a US dollar amount. At MasterCard International they use a currency conversion procedure, which is disclosed to institutions that issue MasterCard®. Currently the currency conversion rate used by MasterCard® International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or wholesale rate, determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

Important Additional Fee Information. MasterCard® charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.800% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.000% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "MasterCard® Debit Switch" when the country of the merchant or machine is different than your country as a cardholder.

LIMITATIONS ON TRANSACTIONS

ATM Card or Debit MasterCard. You may withdraw up to \$310 or \$510, based on account type, through use of ATMs in any one day. The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to your subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

Point of Sale Limitations. You may purchase up to \$1500 or \$2500, based on account type, worth of goods or services in any one day through use of a pinned Point of Sale service. You may purchase up to \$1500 or \$2500, based on account type, worth of goods or services in any one day through use of a signature based Point of Sale service.

Inquiry Limitations. You may make no more than 3 balance or transaction history inquiries per day at ATMs using your Debit MasterCard.

Limits on transfers from certain accounts. Federal regulation prohibits you from making more than a total of six (6) transfers each statement cycle to other accounts from a savings or money market account. These limitations apply to transfers to another account for overdraft protection, or to third parties by check, draft or similar order (including debit card), point-of-sale purchase transactions with a banking card, pre-authorized and automatic transfers and payments from accounts. You may make unlimited withdrawals by mail, ATM or in person from these accounts.

We reserve the right not to pay any transfer which exceeds the transaction limitations described above. If these limitations are repeatedly violated, the Bank also reserves the right to close the account, or, to convert the account to another account type that does not have these restrictions. Accordingly, the Bank may impose minimum balance requirements and monthly service charges as set forth in the most recent Consumer Schedule of Fees. If the account is converted, the terms and conditions of the new account shall govern the account and you shall thereafter pay the fees

imposed on the new account. You agree to be bound by these limitations whenever you use our electronic banking services. There may be other limitations that apply. See your Account Agreement and Schedule of Fees for additional information.

SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING

The following functions may be performed through the use of Telephone Banking

- You may initiate transfer funds between your checking and money market accounts, checking and statement savings accounts, and statement savings and money market accounts.
- You may make balance inquiries on your checking, money market, and/or savings account(s), and on your consumer loans and mortgage loans.
- You may make payments on consumer, mortgage and home equity loans that you have with us.
- You may make deposits into your checking, money market, and/or statement savings account(s).

In addition, you may perform other transactions such as obtain transaction history for your checking, money market and/or savings accounts. You may obtain payment information such as, last payment amount and date and current amount due about loan accounts. You may access your account(s) for telephone transactions by calling 412-308-2265.

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING

The following functions may be performed through the use of Online Banking

- You may initiate transfers of funds from checking, money market and/or statement savings accounts to other deposit accounts.
- You may make payments to your Brentwood Bank loan accounts from your checking, money market or statement savings accounts.
- You may obtain balance information for your checking, money market and/or savings accounts and mortgage or consumer loan accounts.
- You may obtain transaction history for your checking, money market and/or savings accounts.
- You may obtain payment information, last payment amount, date and current amount due for loan accounts.
- You may access Online Bill Pay through Online Banking.
- You may access your account(s) through the internet by registering at www.brentwoodbank.com.

Mobile Web. You may view balances on your checking and savings accounts, view recent transactions, make one-time bill payments (to merchants already on file), and transfer funds¹ between accounts already set up through online banking². Visit brentwoodbank.com from your Internet browser enabled mobile device to register.

Mobile App. If you have a smartphone, you may view balances on your checking and savings accounts, view recent transactions, make deposits of personal checks via Mobile Deposit, transfer funds¹ between accounts already set up through online banking². You can obtain the Brentwood Bank Mobile Banking App for Android® or iPhone® at the Google Play Store or the App Store.

Text Message Banking. You may obtain balances on your checking and savings accounts, view your last 5 transactions and transfer funds¹ to your primary account from other accounts already set up through online banking². Visit brentwoodbank.com to register.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented check transactions and fees. You may authorize a merchant to electronically collect a fee associated with the re-resentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic funds transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

Transaction Receipts. You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Periodic Statements. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit. If you have a passbook account, you may bring your passbook to us and we will record any direct deposits that we made to your account since the last time you brought in your passbook.

LIABILITY FOR UNAUTHORIZED MASTERCARD POINT OF SALE DEBIT CARD TRANSACTIONS.

Tell us, **AT ONCE**, if you believe your MasterCard point of sale debit card has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized use of your point of sale debit card with the MasterCard logo when it is used as a MasterCard point of sale debit card will not exceed (A) Zero dollars (\$0.00) if the conditions set forth below have been met, or (B) if those conditions have not been met, the lesser of fifty dollars (\$50.00) or the amount of money, property, labor or services obtained by the unauthorized use before notification to us. Zero liability will apply only if: (1) you can demonstrate that you have exercised reasonable care in safe-guarding your card from risk of loss or theft; and (2) you have not reported two or more incidents of unauthorized use to us within the preceding twelve (12) months; and (3) your account is in good standing. These liability limits apply only to United States issued MasterCard branded cards. If the transaction does not meet the conditions set forth above, these limits with respect to unauthorized transactions may be exceeded to the extent allowed under applicable law (see **Liability for Unauthorized Transfers** paragraph below). For specific restrictions, limitations and other details, see your Cardholder Agreement. "Unauthorized use" means the use of your point of sale debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and for which you receive no benefit. To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth below. This will help prevent unauthorized access to your account and minimize any inconvenience.

MasterCard is a registered trademark of MasterCard International Incorporated.

In addition to the limitations set forth above, the following limitations may be applicable to your accounts:

Liability for Unauthorized Transfers. Tell us **AT ONCE** if you believe your card, ATM PIN, POS card or PIN, Audio Response PIN, or Online Banking 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 overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or 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 card or code, and we can prove that we could have stopped someone from using your card 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 sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (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 periods. If you believe that your card 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 to us at the telephone number or address set forth below. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

Illegal Transactions. You may not use your ATM, POS or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Stop Payments on ATM, POS or Debit Card Transactions. You may not place a stop payment order on any ATM, POS or debit card transaction.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit MasterCard has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic funds transfers, call us at 412-409-2265 Monday through Friday 8:30 AM to 5:00 PM or write to us at: Brentwood Bank Deposit Operations, 411 McMurray Road, Bethel Park, PA 15102.

Notifications should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Brentwood Bank no later than 60 days after it sent you the FIRST statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

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 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 to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

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.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS

Per Transaction Charge. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable schedule of fees to determine the applicable amount.

Schedule of Fees. The schedule of fees referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Brentwood Bank upon request.

Preauthorized Transactions. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our fee schedule, which is incorporated into this document by reference.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking, money market and/or statement savings account(s).
- You may arrange for the preauthorized automatic payment of bills from your checking account(s).

Stop Payment Rights. If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at telephone number or address set forth above, in time for us to receive your request three (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 fourteen (14) days after you call. We will charge you a fee (see Schedule of Fees for the current Stop Payment Fee) for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may 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 of limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

ADDITIONAL INFORMATION

Confidentiality. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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. With your consent.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effect date of any change as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

Enforcement. In the event 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 fees on any appeal, subject to any limits under applicable law.

NOTICE OF ATM SAFETY PRECAUTIONS

Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit MasterCard ready to use when you reach the ATM. Have all of your forms ready before you get to the machine.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Brentwood Bank.

You agree not to reveal your PIN to any person not authorized by you to access your account.

There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

ADDITIONAL INFORMATION REGARDING CONSUMER LIABILITY. Where you have authorized any other person to use your card in any manner, or if you have granted permission for a person (individual, employee, etc.) who is not an authorized signer on your account to have a card (with an original card number and PIN), your authorization shall be considered by us to be unlimited in amount and manner and will be effective until you have notified us in writing that you have revoked the authorization, and have taken all other necessary steps to revoke it.

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¹ Federal regulation prohibits you from making more than a total of 6 transfers each statement cycle to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties by check, point-of-sale purchase transactions with a banking card, pre-authorized or automatic agreements, telephone, or online. Other limitations may apply to your account. See your Account Agreement and Fee Schedule for additional information

² Brentwood Bank does not charge a fee for Mobile Web, Mobile App or Text Message Banking. Be aware, however, that your wireless provider may charge for data usage and text messaging services. Contact your wireless provider to obtain details on any applicable rates. An internet browser enabled mobile device is required to use our Mobile Web service. You must be a current Online Banking customer to participate. Brentwood Bank's products, services and pricing are subject to change. E-Statement and funds transfer setup and self service options such as stop payments are not available via Mobile Web.