



NOTICE TO DEBIT CARD HOLDERS

Change in MasterCard Zero Liability Rule

The following revisions to the rule are effective October 17, 2014:

- The rule will apply to all transactions conducted with a MasterCard-branded card, including PIN-based transactions at Point of Sale (POS) and ATM. This is a change because PIN-based transactions are not covered by the current rule.
- \$0 liability no longer has a condition that you have not reported two or more incidents of unauthorized use in the preceding 12 months or that the account with the unauthorized transaction is in good standing.
- A cardholder must promptly notify us upon becoming aware of a loss or theft as a condition for \$0 liability.
- A cardholder will not be responsible for an unauthorized transaction, as long as the cardholder has exercised reasonable care in safeguarding the card from risk of loss or theft, and, upon becoming aware, promptly reporting the loss or theft to the issuer. The cardholder could have up to \$500 liability if the loss is not reported within two days of discovery or unlimited liability of the unauthorized transaction if not reported within 60 days of when the unauthorized transaction was reported on a periodic statement, thus eliminating the current \$50 liability.
- The MasterCard rule that defines "unauthorized use" has been removed.

For your convenience, the following is a disclosure of the limitations established by law and by MasterCard that will be effective on October 17, 2014. The zero liability limit described below does not apply if you are an entity of any sort (corporation, Limited Liability Company, partnership, etc.).

(1) Generally. Tell us AT ONCE if you believe your card and/or code 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 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 two 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 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.

(2) Additional Limits on Liability for MasterCard debit card. 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. (MasterCard is a registered trademark of MasterCard International Incorporated.)

To notify us of lost or stolen cards, or of unauthorized transactions, call us at 660-376-2077 or write to us at: Regional Missouri Bank, Attention: Bookkeeping, 1201 S. Missouri Avenue, Marcelline, MO 64658. This will help prevent unauthorized access to your account and minimize any inconvenience.

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