

LIABILITY

If we FAIL TO 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 with some exceptions. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough money in your account to make the transfer or if the transfer would exceed the credit limit on your overdraft line, if any, (2) If the money in your account is subject to legal process or other encumbrances restricting the transfer,(3) If the terminal where you are making the EFT does not have enough cash,(4) If extenuating circumstances prevent the transfer, despite reasonable precautions we have taken, (5) If the terminal or system was not working properly and you knew about the breakdown when you started the EFT,(6) If incomplete or inaccurate information is forwarded by the United States Treasury or through an automated clearing house, or(7) There may be other exceptions in our agreement with you.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers. Telephone us or write us at the number or address listed in this disclosure as soon as possible, if you think your statement or receipts are wrong or if you need more information about a transfer listed on the statement or your receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the error or problem appeared. You should: (1) Tell us your name and account number (if any). (2) Describe the error or transfer in question, 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 (20 business days if the error involves an EFT made during the first (30) days after the first deposit to the account was made) 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 point-of-sale transaction, a foreign initiated transfer or an EFT made during the first thirty (30) days after the first deposit to the account was made) to investigate your complaint or question. If we decide to do this we will credit your account within 10 business days (20 business days if the error involves an EFT made during the first thirty (30) days after the first deposit to the account was made) for the amount you think is in error, so that you will have the use of 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. 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.

OTHER RULES APPLYING TO ELECTRONIC FUND TRANSFERS

All transfers or loan payments made before 2:45 P.M. will be credited to that business day. After our cutoff time, it will be credited the following business day. You are limited to balances, transfers, and loan payments to related accounts within our institution only. TelePC is a service that the bank offers to our customers at no charge.

ELECTRONIC NOTIFICATION FOR ONLINE BANK STATEMENTSAGREEMENT & DISCLOSURE

Before enrolling in Wisdom Heritage Bank Online Statement service to access your statement online, we must obtain your consent and acceptance of the terms outlined below.

Online Statement Services

If you elect to access your Bank statements through electronic means, you will no longer receive paper statements through the US Postal Service. There is no fee for this service. If at any time you wish to receive a copy of a bank statement in paper copy, you may request it by contacting your local branch. Our regular research fees apply.You will be notified by E-mail when the statement is available for retrieval. Once your Online Statement is downloaded, you can view it from your screen, print it for permanent storage, or save it as a file on your personal computer.Your consent of this electronic delivery, evidenced by your clicking "submit application for Online Statements" at the end of this agreement, authorizes Wisdom Heritage Bank to forward to you, electronically, a monthly reminder that your bank statement is available online.In order for the bank to notify you when your statements are available, we require your current e-mail address. If this information should change, it is your responsibility to notify the bank immediately of your new e-mail address. All e-mail address change requests must be made in writing to the following:
Wisdom Heritage Bank 518 College Ave/P.O. Box 37Alva, Ok 73717-0037 If we are made aware, through electronic notification, that the e-mail address we have on file for you is not accurate, we will attempt to mail a paper copy of your statement to the last known postal address we have on file for the related account(s). Receiving this electronic notification two consecutive months will result in automatic termination of the service. You will then begin to receive monthly paper statements and have to re-enroll in the service upon providing updated contact information to the bank. **Statement Notification:** When your account statement is generated, we send an e-mail notification to the most recent e-mail address we have on record. You can retrieve your statement anytime thereafter, however, we recommend that you promptly review, print and/or download the statement to verify that all information related to your account is accurate. Your responsibility to report Online Statement errors to us is the same as if you had received a paper statement. **System Requirements to Receive Online Statements:** Opting for the Online Statement service requires that you have access to a personal computer with a web browser, an Internet service provider and Adobe Acrobat Reader for viewing your statements. The preferred browser is Microsoft Explorer, version 5.0 or higher and Adobe version 7.0 or higher. You will need a printer if you want to create a paper copy of your statements. By completing an Online Statement application, you confirm that you have the equipment that provides the ability to receive and retain electronic statements and disclosures. From time to time, we may make upgrades to our hardware and software systems. You will be notified of these upgrades and any additional requirements necessary to continue to receive statements and disclosures electronically.**Termination of Service:** This agreement will remain in effect until terminated by you or the Bank. You may cancel your Online Statement service at any time by providing a written notice by US Mail to: *Wisdom Heritage Bank 518 College Ave/P.O. Box 37Alva, OK 73717-0037580-327-3300*. The Online Statement service will be terminated immediately upon receipt of proper notification.

Signature

Date