

**ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers which may apply to your account. Please read this disclosure carefully because it defines your rights and obligations for the transactions listed. You should keep this notice for future reference.

- **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 bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Other types of Electronic Transfers could include:

- **Transfer of funds between eligible accounts, advancing funds from a line of credit, making automatic loan payments**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, notify us as soon as possible, at the address or telephone number listed below. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Please include the following:

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 there 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 if an error occurred within 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 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount in question, giving you 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 re-credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within 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.

**YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE**

This notice contains information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us in Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, inform us by email or write us on a separate sheet of paper by using the contact information at the end of this document. Write us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. **You can telephone us, but doing so will not preserve your rights.** Please give us the following information in your correspondence:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your line of credit or credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us 3 business days before the automatic payment is scheduled to occur.

**Your Rights and Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within 10 days telling us you still refuse to pay, we must tell anyone we reported you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We are obligated to tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**Special Rule for Credit Card Purchases**

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the goods or services. There are two limitations on this right: (a) You must have made the purchase in your home state, or, within 100 miles of your current address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

**If you have questions about your account write us at:**

CoreFirst Bank & Trust • 3035 SW Topeka Blvd. • Topeka KS, 66611

1.800.280.0123 • CoreFirstBank.com

Telephoning will not preserve your rights under the Fair Credit Bill Act.



# FACTS

## WHAT DOES COREFIRST BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CoreFirst Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CoreFirst Bank & Trust share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call our Call Center toll-free at (800) 280-0123 – our menu will prompt you through your choice(s) **or**
- Visit us online: [www.corefirstbank.com/contact-us/email-opt-out](http://www.corefirstbank.com/contact-us/email-opt-out)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call our Call Center toll-free at (800) 280-0123 or go to [www.corefirstbank.com/contact-us/email-opt-out](http://www.corefirstbank.com/contact-us/email-opt-out)

### Who we are

**Who is providing this notice?** CoreFirst Bank & Trust

### What we do

**How does CoreFirst Bank & Trust protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does CoreFirst Bank & Trust collect my personal information?** We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account.

### Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *CoreFirst Bank & Trust has no affiliates.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include financial service companies and marketing companies.*

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial service companies and marketing companies.*