

UNAUTHORIZED TRANSFERS FOR CONSUMER ACCOUNTS

Customer Liability. Tell us AT ONCE if you believe your Debit Card or Personal Identification Number (PIN) or internet banking access code (Electronic Banking login credentials such as NetTeller User ID and Password) 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 limit, if applicable). If you tell us within 2 business days after you learn of the loss or theft of your Debit Card or PIN, you can lose no more than \$50 if someone used your Debit Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Debit Card or PIN and we can prove we could have stopped someone from using your Debit Card or PIN without your permission if you had given us notice, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, PIN, 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 receive back any money you lost after the 60 days, and therefore, you could lose all the money in your account (plus your maximum overdraft limit, if applicable), if we can prove that we could have stopped someone from taking the money if you had given us notice in time.

If a good reason (such as a long trip or a hospital stay) kept you from giving us notice, we will extend the time periods.

Consumer Liability for Unauthorized Transactions Involving a Debit Card. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for any such unauthorized transaction if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

Your Responsibility to Notify Us of Loss or Theft or Unauthorized Transfers. If you believe your Debit Card or PIN or internet banking access code (Electronic Banking login credentials) has been lost or stolen, call or write us at the telephone number or address below. You should also call the number or write to the address listed below if you believe a transfer has been made using information from your check without your permission or if your statement shows transfers that you did not make.

**Tennessee State Bank
Attn: Deposit Services
PO Box 1260
Pigeon Forge, TN 37868**

To report lost or stolen Debit Card or PIN (Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays): (865) 429-2273

After hours, weekends and Federal holidays: (888) 297-3416

To report a lost or stolen internet banking access code (Electronic Banking login credentials such as NetTeller User ID and Password) (Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays): (865) 908-5779

To report any unauthorized transfer (Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays): (865) 453-7011 or (865) 453-0873