

## Transaction Limitations Disclosure

We limit your transactions in the following way on Savings and Money Market deposit accounts.

You may not make more than 6 withdrawals or transfers per month to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check (if applicable), draft (if applicable), debit card or similar order to a third party. Exceeding withdrawal or transfer limits may result in a change to another eligible account, closure of the account, automatic limitation of transaction or removal of transfer capabilities. You may make unlimited transactions in person, at a teller, or at an ATM.

Transfer capabilities are automatically limited in NetTeller Online Banking, the TNStateBank Mobile App, 908-Bank (Telephone Banking) and for sweep transfers when made from your Savings or Money Market accounts. Telephone transfers will be limited when made with a bank representative.

We will assess a Withdrawal Fee of \$1.00 for each withdrawal you make in excess of 4 each quarter on a Savings account regardless of how the transaction is conducted.

### Examples of Limited Transactions

- Checks, drafts, debit card or similar transactions made to third parties such as other institutions and merchants
- ACH debits
- Sweep, automatic, or overdraft transfers
- Telephone transfers or TSB NetTeller Online Banking transfers
- Point of sale card transactions
- Transfers to third parties made via computer through on-line banking or through on-line bill pay mechanism

### Examples of Unlimited Transactions

- Transfers for the purpose of repaying a loan at our bank
- Transfers to another account of the same depositor at our bank when they are made in person, by mail or messenger, or by an ATM
- Withdrawals when they are made in person, by mail or messenger, or by an ATM
- Withdrawals requested by telephone when a check is mailed directly to you