

UNAUTHORIZED TRANSFERS FOR CONSUMER ACCOUNTS

Customer Liability. Tell us at once if you believe your card and/or Personal Identification Number (PIN) 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 card and/or PIN, you can lose no more than \$50 if someone used your card and/or PIN without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN 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, PIN 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.

Additional Limits on Liability for Visa Debit Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by Visa. (Visa is a registered trademark of Visa International Service Association.)

Contact in Event of Unauthorized Transfer. If you believe your card and/or PIN 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.

**Tennessee State Bank
(865) 453-0873
PO Box 1260
Pigeon Forge, TN 37868**

**Number to report lost/stolen debit cards
8 am to 5 pm, Monday thru Friday, excluding Federal holidays
(865) 429-2273**

**After 5 pm, weekends, and Federal Holidays
(800) 791-2525**