



Tioga State Bank

Cardholder Terms and Conditions

We are pleased that you have decided to select the convenience of a Tioga State Bank (TSB) Debit Card, Tioga State Bank Business Card or Tioga State Bank ATM Card. Use of the card by you, or any person authorized by you, constitutes acceptance of these terms and conditions.

Rules and Terms

Each transfer/withdrawal made by you or any person authorized by you, will be subject to any of the agreements you have with us regarding that kind of transfer and the Bank's rules covering the accounts. You should refer to your various account disclosures with the Bank for additional terms that apply to the use of your card and/or PIN. This card is the property of the Bank. The right to use the card may be revoked at any time, and you must return the card to the Bank upon request.

Liability for Use

You are responsible for any transaction you make with our card and/or PIN. You are also responsible for any transactions made by someone to whom you have given your card and/or PIN (until you have notified us that the person no longer has your permission to use these). Consumers may be afforded certain protections under Regulation E of the Board of Governors of the Federal Reserve System, the Electronic Fund Transfers Act and MasterCard's Zero Liability coverage. However, transactions via TSB Business Debit Card are not afforded the protections by Regulation E nor MasterCard's Zero Liability coverage.

Lost or Stolen Card

If you believe that your card or PIN has been lost or stolen, or someone has transferred or may transfer money from the account without your permission, call 888-303-4872 or write to Tioga State Bank, 1 N Main St, PO Box 386, Spencer, NY 14883-0386. You may also call or visit any of our offices.

Acknowledgement

You acknowledge the receipt of a copy of the Electronic Fund Transfers Disclosure, for consumer accounts only.

Amendments to this Agreement

We may amend these terms and conditions from time to time by written notice to you or as required by law. If you use any services provided for by these terms and conditions after receipt of such notice of amendment, when required, such use shall be deemed to constitute agreement to the terms of the amendment.

Waiver of Agreement

Any waiver of any term of these terms and conditions by us on occasion will not prevent us from asserting that term on any other occasion.

Severability

Should any provision of these terms and conditions be declared invalid or unenforceable, that provision shall be ineffective only to the extent of the invalidity or unenforceability. The remaining provisions of these terms and conditions shall remain in full force and effect.

Termination

Either party may terminate these terms and conditions by written notice to the other for any reason or for convenience without reason. We may terminate these terms and conditions instantly, and without written notice, if we have reasonable cause to believe that you, or any person authorized by you, is committing or attempting to commit an illegal or otherwise improper act, whether by means of transfer/withdrawal requests or other instructions covered by these terms or conditions or by any other means.

Heading and Captions

All headings and captions contained in these terms and conditions are provided for convenience only, do not constitute a part of these terms and conditions and may not be used to define, describe, interpret or construe any provisions of these terms and conditions.

**Miscellaneous**

Transactions made at any Tioga State Bank ATM are subject to our verification and will not be effective until recorded in our books. The words "you" and "your" include each person who signed the request for the card. "We", "us" and "our" mean Tioga State Bank.