

Stock Growers Bank NetTeller Enrollment Form

To sign up for *Stock Growers Bank*, NetTeller Service, please complete this Enrollment Form and the accompanying NetTeller Service Agreement Form.

Customer Information:

Account Owner	Account Owner
Name:	Name:
Address:	Address:
City:	City:
State & Zip:	State & Zip:
Social Security No:	Social Security No:
Phone:	Phone:
Email:	Email:

Account Information:

Please identify all Stock Growers Bank accounts you wish to access through NetTeller. (P) Indicates your Primary Account, which will be debited for applicable fees (if any).	
Account Number	Account Type (Checking, Savings, CD or Loans)
(P)	

Requested Services:

<p><input type="checkbox"/> Account Access – Authorization to access account balances, transfer money and make loan payments. Account access also includes Bill Payment Service (for consumers only). Consumers must enroll online and must abide by the Bill Payment Agreement.</p>

Signature

Date

Signature

Date

All information requested above is required to access your accounts through NetTeller.

STOCK GROWERS BANK NETTELLER SERVICE AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

1. Introduction. This NetTeller Service Agreement ("Agreement") sets forth the terms and conditions of the Stock Growers Bank NetTeller Service ("Service") offered by Stock Growers Bank ("Bank" and "us"). In this Agreement, the term "you" refers to you, as the owner and authorized signer on your account that is accessed through the Service. Each time you access your account through the Service, you confirm your agreement to these terms.

2. Services. You can perform the following transactions, depending on the services you request and the accounts tied to the Service:

- View account balance information and transaction history;
- Transfer money between your eligible accounts;
- Communicate with us by electronic mail ("e-mail");
- Bill Payment Services (For Consumers Only)

We may make other services available to you from time to time. Unless we state otherwise, they will be subject to the terms of this Agreement.

3. Computer Requirements. You are responsible for the selection, installation, maintenance and operation of your computer and software. We assume no responsibility for any error or malfunction by your computer or software, or for any computer virus or similar problems you may experience with the Internet or your Internet service provider. You must use equipment and software that are compatible with our system, the requirements of which may change from time to time. Any changes to our software and hardware requirements will be posted on the Service.

4. NetTeller Accounts. In order to use the Service, you must have an active checking account with us, be able to access to the Internet and have a valid e-mail address. If your e-mail address changes please notify us by letter at Stock Growers Bank, PO Box 9, Napoleon, ND 58561 or in person.

5. Accessing the Service. You must use a NetTeller ID and a PIN to access the Service. When you enroll, we will send you a temporary PIN that will give you initial access to the Service. That PIN must be changed the first time you log on to the Service. You should memorize your PIN and change it periodically. We may act on any Service instruction that is accompanied by your login ID and PIN. You must not disclose your login ID or PIN to anyone. You are solely responsible for keeping your login ID and PIN confidential and for the results of others gaining access to your login ID and PIN as a result of your negligence or other acts or omissions. Never place your login ID or PIN on or near your computer. If you forget your PIN, contact us to have a new one issued to you. We suspend a login ID's access to the Service if there are three unsuccessful attempts to enter a PIN.

6. Hours of Operation. The Service is generally available seven days a week, 24 hours a day. There may be times, however, when all or part of the Service is unavailable due to system maintenance. We are not responsible for the unavailability of the Service or any damages that may result from its unavailability.

7. Transfers. You may transfer funds between your linked savings, checking and loan accounts. Transfers cannot be made from time deposit accounts. Transfers initiated on or before 3:00 p.m. (central time) on a banking day will be posted to your account on the same day. All transfers completed after 3:00 p.m. or on a Saturday, Sunday or holiday will be posted on the next banking day.

8. Account Balance and Transaction Information. You can use the Service to obtain account balance and transaction information. Please note that the information provided may not include recent transactions and may include funds that are not subject to immediate withdrawal. Since the Service identifies transfers based on the login ID of the user who made the transfer, posting screens in the "Transfer" menu option will not reflect transfers made by multiple users from the same account if a different login ID is used for such other transfers. As such, you should communicate with other users on your account regarding transfers in order to avoid inadvertent overdrafts. Transactions performed during the day will be posted to your NetTeller accounts as they are processed so balance information may not be current.

9. Electronic Mail. You can use the Service to send us e-mail. Since e-mail can be subject to delays and may not be reviewed by us until the next banking day, you should not rely on it if you need to communicate with us immediately (e.g., report an unauthorized transaction). If you need to contact us immediately, call us at the telephone number listed in Section 10. We will have a reasonable time to act upon any e-mail request, and reserve the right to reject any instruction or request received by e-mail. Please do not include any sensitive information about yourself or your accounts in an e-mail, as we cannot guarantee its privacy over the Internet. You agree that we may read and record any e-mail communications between you and our employees through the Service.

10. Customer Service. You may contact us at 701-754-2226 or toll free at 866-754-2879 Monday through Friday, from 8:00 a.m. to 4:00 p.m., excluding holidays. Our hours of operation are subject to change without prior notice. You can also contact us by our e-mail form at info@stockgrowersbanknapoleon.com.

11. How to Notify us of a Problem. If you have a question about a Service transaction, or wish to inform us that you believe that someone has transferred or may transfer money from your account without your permission, write to us at Stock Growers Bank, PO Box 9, Napoleon, ND 58561 or call us at 701-754-2226 or toll free at 866-754-2879.

12. Your Responsibility. YOU ARE RESPONSIBLE FOR ALL TRANSACTIONS AND CHARGES INCURRED THROUGH THE USE OF YOUR NETTELLER LOGIN ID AND PIN INFORMATION. Tell us AT ONCE if you believe your login ID or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. YOU COULD LOSE UP TO THE ENTIRE AMOUNT OF MONEY IN YOUR ACCOUNT. If, on the other hand, you tell us within two business days of learning of the loss, you can lose no more than \$50.00 if someone used your login ID or PIN without your permission. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods as required by law.

13. Our Responsibility. If we do not complete a transfer or initiate a loan payment from your account on the payment date or in the correct amount according to our agreement with you, we may be liable for your losses or damages as required by law unless one or more of the below exceptions or one or more of the other exceptions in our deposit agreement apply. We will not be liable, for example, if: (a) we process your payment in a timely manner, but the payee rejects your payment or fails to process it in a timely manner; (b) your account does not contain sufficient available funds to make the transfer or payment, or the transfer or payment would exceed the credit limit on any overdraft line you have with us; (c) the money in your account is subject to an uncollected funds hold, legal process or any other encumbrance or claim restricting the transfer or payment; (d) the payee or transaction information you supply to us is incorrect, incomplete or untimely; (e) the Service was not working properly and you knew or should have known about the problem when you requested the transfer or payment; (f) circumstances beyond our control (such as fire, flood, viruses, computer breakdowns or telecommunication problems) prevent the transaction, despite reasonable precautions that we have taken; (g) you fail to follow our on-screen instructions properly; or (h) a transfer or payment could not be completed due to the Service's or another required banking network's unavailability. There may be other exceptions as stated in our deposit agreement with you or as permitted by law.

14. Business and Other Non-personal Accounts. The Bank's obligations set forth in Sections 17 and 18, and the limitations on your liability set forth in Section 16, do not apply in the case of business or other non-personal accounts. UNDER NO CIRCUMSTANCES WILL WE BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES INVOLVING YOUR ACCOUNTS OR ARISING OUT OF THE USE OF THE SERVICE. The owners of non-personal accounts must notify us immediately if they discover any unauthorized transactions or errors, and must send us a written notice of the problem within a reasonable time (not to exceed 14 days from the date of discovery or their receipt of the first statement or notice reflecting the problem, whichever occurs first). We may process any NetTeller instruction we believe is given by you if the instruction is accompanied by your login ID and PIN, and you will be obligated for the transfer or payment, even if the instruction is not transmitted or authorized by you.

15. Release of Account Information. We only use your nonpublic personal information as described in our Privacy Policy. We view protection of user's privacy as a very important principle.

16. Other Terms. This Agreement supplements the terms of your account agreement with us. Please see that agreement for other terms relating to the Service (for example, waivers, governing law and overdrafts). This Agreement and your account agreement contain all of the terms of our agreement with you with respect to the Service and the subject matter hereof. The terms of this Agreement will supersede any conflicting terms in your account agreement with respect to the Service.

17. Change in Terms. We may amend (add to, delete from or change) the terms of this Agreement at any time by sending a notice to any of you at the address or e-mail address shown in our records, by posting the notice or the amended Agreement on our web site or by delivering it to you. You may choose not to accept the change by closing your account(s) or terminating this Agreement and your use of the Service.

18. **Termination.** We may terminate or suspend your access to all or part of the Service at any time, with or without cause. We may automatically terminate your use of the Service if you do not use it for an extended period (180 days). If you decide to cancel the Service, please write to us at Stock Growers Bank, PO Box 9, Napoleon, ND 58561.

19. **NO WARRANTIES.** THE BANK DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED OR ERROR FREE. THE SERVICE IS PROVIDED ON AN "AS IS, AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR OTHERWISE. EXCEPT AS REQUIRED BY APPLICABLE LAW, THE BANK SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES, INCLUDING WITHOUT LIMITATION, WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT OF THIRD PARTY RIGHTS.

20. **Legal Compliance.** You shall comply with all applicable domestic and international laws, statutes, ordinances, regulations, contracts and applicable licenses regarding your use of our Service.

ACKNOWLEDGEMENT FORM

(A) I/we have read this agreement and agree to be bound by its terms;

(B) Any authorized signer on any of the accounts listed on the Enrollment Form hereto may access and conduct on-line transactions involving any of the accounts listed on the Enrollment Form.

Customer Signature

Date

Customer Signature

Date

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

STOCK GROWERS BANK
324 MAIN AVENUE
NAPOLEON, ND 58561
(701)754-2226

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA) - Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA - for example, getting additional cash back on an HSA debit card transaction - can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- * **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking, savings or Money Market.
- * **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- * **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 pay 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.

Debit card ATM transactions - types of transactions - You may access your account(s) by ATM using your Debit card and your personal identification number (PIN) (as applicable) to:

- * withdraw cash from checking
- * get balance information about checking

- The balance reported to ATMs includes the unused portion of your Ready Reserve linked to your checking account. You may use your Debit Card to obtain cash advances from the unused portion of your Ready Reserve. This will result in finance charges being incurred.

Some of these services may not be available at all terminals.

Debit card point-of-sale transactions - types of transactions - You may access your checking account(s) using your Debit card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution
- The balance reported to merchants for use in Point of Sale Transaction includes the unused portion of your Ready Reserve linked to your checking account. You may use your Debit Card to make advances from the unused portion of your Ready Reserve through point of sale transactions. This will result in finance charges being incurred.

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

• Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

• **Advisory Against Illegal Use -** You agree not to use your Debit card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

NetTeller - types of transfers - You may access your accounts at www.stockgrowersbanknapoleon.com and using your NetTeller ID and NetTeller PIN (password) to:

- transfer funds from checking or savings to savings or checking
- make payments from checking or savings to loan account(s)
- get balance information about checking, savings, certificate of deposit, line of credit or loans
- get transaction history about checking, savings, certificate of deposit, line of credit or loans

Bill Pay - types of transfers -

You may access this service by computer at www.stockgrowersbanknapoleon.com and using your user name and password and NetTeller.

You may also access this service by Mobile Device and using the following for access: NetTeller.

You may access this service to:

- make payments from your checking and savings account(s) to Any Payee located within the United States (including US Territories and APO's/AEO's).

(Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)

Stock Growers Mobile Banking - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your Must have NetTeller, User identification name, Personal identification number (PIN) and Text messaging commands (available separately). You may use this service to:

- make payments from Checking to A Payee
(Payments made by paper check to specified payees (as disclosed separately) will NOT be subject to these Electronic Fund Transfers Rules.)
- get balance information about checking, savings, line of credit or certificate of deposit
- get withdrawal history about checking, savings or line of credit

- get deposit history about checking, savings, line of credit or certificate of deposit
- get transaction history about checking, savings, line of credit, certificate of deposit or Loans

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Money Market Savings, Passbook Savings account(s):

During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (701)754-2226 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as described in our privacy policy disclosure, provided separately.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code 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 line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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, code 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.

(2) Additional Limit on Liability for VISA(R) 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 which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (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 it 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 whether an error occurred within 10 business days (5 business days for point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the 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 credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the

account is opened.

We will tell you the results within three 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.

If you have inquiries regarding your account, please contact us at:

Stock Growers Bank

324 Main Avenue

PO Box 9

Napoleon, ND 58561

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday

Holidays are not included.

PHONE: (701)754-2226

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.