Electronic Funds Transfers - Your Rights & Responsibilities

**ATM WITHDRAWALS AND TRANSFERS**
You may access your account(s) by ATM using your AT/ card or debit card and personal identification number to get cash withdrawals from checking accounts (you may withdraw no more than $600.00 per day or $310 for Teen Checking product), get cash withdrawals from savings accounts (you may withdraw no more than $6,000.00 per day), or make a purchase or get cash advances on Mastercard® Debit Cards. If you do not have a PIN, you may access your account by getting a PIN from the bank, free of charge, and get cash withdrawals from savings accounts, checking accounts, or get savings accounts information. Some services may not be available at all terminals. You may make no more than 40 transactions of any kind, ATM or POS, in any given calendar day of the year.

**POINT OF SALE (POS) TRANSACTIONS**
Using your card, you may access your checking account to purchase goods, in person, by phone, by computer; pay for services in person, by phone, or by computer; get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. If your debit card is attached to a consumer account you may not exceed more than $600.00 in POS transactions per day, or if your debit card is associated with a Teen Checking account you may not exceed more than $500.00 in POS transactions per day.

**ELECTRONIC FUND TRANSFERS INITIATED BY THIRD PARTIES**
You may authorize a third party to initiate 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. You should only provide your financial information and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate electronic fund transfers.

**GENERAL LIMITATIONS**
In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Transfers or withdrawals from a money market savings account to account of yours or to a third party by debit card, or similar order to a third party, are limited to six per statement cycle/calendar month.

**FEES**
We charge $3.00 for each off-premise ATM/Debit Withdrawal or Transfer transaction.

**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).

**DOCUMENTATION**
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. You may not get a receipt if the amount is $15.00 or less. In addition, you will get a monthly account statement from us, 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 by calling or writing us at the telephone number or address listed below in this disclosure, in time for us to receive your request 3 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. We charge $35.00 for each stop payment. 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. Liability For Failure To Pay Preauthorized Transaction: If you order us to stop one of these payments 3 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 INSTITUTIONS LIABILITY**
Liability For Preauthorized 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; if, through no fault of ours, you do not have enough money in your account to cover the transfer or if the transfer exceeds your available line of credit. If you have made the transfer using automatic transfers from your account to another account of yours or to a third party, you agree to notify the bank immediately to report unauthorized transactions by calling Customer Service Support at (800) 531-1401, or writing to Prosperity Bank, ATTN: Internet Banking Support, 1401 Avenue Q, Lubbock, Texas 79401.

**ADDITIONAL LIMITS ON LIABILITY FOR MASTERCARD® DEBIT CARDS**
In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Transfers or withdrawals from a money market savings account to account of yours or to a third party by debit card, or similar order to a third party, are limited to six per statement cycle/calendar month.

**ADDITIONAL LIMITS ON LIABILITY FOR MASTERCARD® DEBIT CARDS**
You will not be liable for any unauthorized transactions using your Mastercard® debit card if: (i) you demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard® is a registered trademark of Mastercard International Incorporated.

**UNAUTHORIZED TRANSFERS**
The following provision applies only to accounts owned by one or more individuals and used primarily for personal, family, or household purposes (“Consumer Accounts”) only and not to any other accounts. 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 account. Banking 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 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50.00 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after the transaction, we can only stop someone from using your card and/or code without your permission if you told us, you could lose as much as $500.00. 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 hospital stay kept you from telling us, you may still have 2 business days after you receive your statement in which to tell us and prevent the transfer. 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 when it is necessary for completing transfers; in order to verify the existence and details of an account or transaction for dispute resolution; to help collect a past due amount for us; or to comply with our legal obligations. Unauthorized Transfers: The following provision applies only to accounts owned by one or more individuals and used primarily for personal, family, or household purposes ("Consumer Accounts") only and not to any other accounts. If you 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 account.

**ERROR RESOLUTION NOTICE**
The following provision applies only to consumers accounts and not to business accounts: In case of errors or questions about a transfer listed on your 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. Tell us your name and account number; 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, and 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 (20 business days if the transfer involved a new account, a point-of-sale transaction, or foreign-initiated transfer) to investigate your complaint or question. If we decide to do further investigation of an error exceeding $20.00, we will extend the time period within which we must complete our investigation. If you have $20.00 or less in your account when the error took place, we may withhold the first $20.00 of a stop payment for each investigation. If we can confirm that an error occurred, we will correct the error immediately and send you the correct amount within 10 business days after we notify you that your error has been identified. 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. You may not get a receipt if the amount is $15.00 or less. In addition, you will get a monthly account statement from us, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

**ADVISORY AGAINST ILLEGAL USE**
You agree not to use your card(s) 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 legal in all jurisdictions in which the cardholder may be located. Please see your cardholder agreement for additional information relating to the use of your debit card.

**ENTIRE AGREEMENT MODIFICATIONS TERMINATION**
This agreement consists of this “Electronic Funds Transfers - Your Rights & Responsibilities,” the “Terms and Conditions of Your Account” which is incorporated herein by reference. We may change any term of this agreement. We will give you reasonable notice in writing or by any other method permitted by law. We may also revoke your right to use your Debit Card at any time. If you agree to pay us for any cash withdrawals, service charges, or other items that remain unpaid at the time this agreement is for any reason terminated.

**ATM SAFETY NOTICE**
The following information is a list of safety precautions recommended: 
- Remain aware of surroundings and exercise caution when withdrawing funds.
- Inspect an ATM before use for possible tampering or for the presence of an unauthorized attachment that could capture your PIN or other information.
- Refrain from displaying cash and put away as soon as possible.
- Safely secure and dispose of ATM receipts.
- Do not surrender information about your card, including the telephone or internet, unless you have interaction with a trusted fraud.
- Promptly report any unauthorized transactions by calling Customer Service Support at (800) 531-1401, or writing to Prosperity Bank, 1401 Avenue Q, Lubbock, TX 79401.

**DEFINITION OF BUSINESS DAY**
Business days are Monday through Friday, excluding federal holidays.

November 22, 2022