



Online Banking Agreement and Disclosure Statement

Read this agreement carefully and print or download a copy for your files!

In this agreement, "you," "your," and "yours" refer to each of you that will be using the Online Banking services described in this agreement. "We," "us," "ours," and "Bank" refer to PyraMax Bank. "Account" refers to your qualified deposit and loan accounts for PyraMax Bank Online Banking services. This agreement contains the terms and conditions governing the PyraMax Bank Online Banking services for which you have applied. The PyraMax Bank Online Banking Service is an electronic banking and information service, which permits you through the use of your personal computer and your Internet Service Provider to access, designated deposit and loan Accounts, and if applicable, your overdraft line of credit Account through the Internet using an Internet browser.

1. Use of Online Banking:

To become eligible to use Online Banking, you must open or maintain a deposit or loan account at PyraMax Bank and you must complete an online enrollment form. You should read this Agreement and the demo that is available through Online Banking. Your use of any of the online banking services available through PyraMax Bank means that you agree to the terms and conditions stated in this Agreement.

2. Deposit, Overdraft Line of Credit and Home Equity Line of Credit Agreements:

The terms and conditions in this Agreement are in addition to any deposit account, overdraft line of credit or other agreement(s) you have with us relating to your Accounts, including any disclosures made pursuant to such agreements. You must maintain your Account in good standing with PyraMax Bank in order to perform transactions through those Accounts using Online Banking.

3. Equipment Requirements · Use of Computer and Software:

The installation, maintenance and operation of your equipment, including but not limited to, your computer, modem, software, and Internet access through your Internet access provider is your responsibility. We are not responsible for any errors or failures from any malfunction of your equipment and software or Internet access Provider, and we are not responsible for any computer virus or related problems that may be associated with the use of Online Banking.

WE DISCLAIM ALL WARRANTIES REGARDING YOUR COMPUTER AND YOUR SOFTWARE AND THE PyraMax BANK INTERNET WEBSITE THROUGH WHICH ONLINE BANKING IS ACCESSED, EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

Your software may include other functions and features (such as home budgeting and mortgage comparisons) which are not associated with PyraMax Bank's Online Banking, and for which we are not responsible. We are not responsible for any damages arising from the use or maintenance of software that we did not provide that you use to access or communicate with PyraMax Bank's Online Banking. You agree that we are not responsible for any failure or loss caused by such financial software or if any of your personal hardware or software is not compatible with our system.

4. Description of Services Available:

PyraMax Bank Online Banking allows you to perform some or all of the following functions for your qualified Accounts.

- *Obtain Account balances and transaction information for your Accounts
- *Transfer funds between your Accounts
- *Send electronic mail to us
- *Make payments to any person or business (a "payee") in the United States
- *Schedule and make future payments
- *Set up automatic, recurring future payments
- *Review, change and cancel payments
- *Transfer funds from a deposit account to make payments on consumer or mortgage loan accounts with us
- *Obtain a loan transfer from your home equity line of credit account

These features are limited by and subject to the terms set forth below:

*Your ability to transfer funds from your savings and money market Accounts is limited by federal law, as stated in the PyraMax Bank Account Terms and Disclosures. By law there is a maximum of six transfers from these Accounts per monthly statement cycle initiated on your computer (or by means of telephone, wire or pre-authorized transfers).

*There may be a one (1) business day delay in transferring funds between designated Accounts depending upon the day and time on which you request the transfer. Transfers are subject to availability.

*A transfer from a line of credit Account will be treated as a cash advance from that Account and is subject to the Agreement that governs that Account.

*No transfers may be made from any account that requires two or more signatures.

*Balance and transaction information provided on any day may be current only as of the close of business on the preceding day. Transactional information for your Accounts will be available for your current statement cycle.

*Electronic mail ("E-mail") sent by you may not be immediately received by us. See section 9 if you need to contact us immediately (for example, to report an unauthorized transaction from an Account, to stop payment on a check, to report a lost or stolen check/ATM card). No action will be made on your E-mail request until we actually receive your message and have a reasonable opportunity to act. An E-mail confirmation will be sent to you as confirmation of our receipt of your message and to detail the action we have taken.

*For security reasons, we may limit the frequency and dollar amount of transactions from your Account.

*Transfers to make payments on loan accounts you have with us.

*After we receive your authorization for payment to a payee, the payment will be made either by transferring funds electronically from your Account to the payee or by preparing a check from your account and sending the check to the payee. By authorizing a payment, you authorize the preparation and payment of such checks from the Account without your signature. We may pay checks, electronic payments, withdrawal tickets or instruments drawn on your Account in any order which we decide. You must have enough available funds in your Account to complete the payment and should be aware that other transactions (such as ATM or in-branch withdrawals) may affect your Account balances.

*Your bill payment instructions should be received at least three to five business days before the business day on which a payment is due. In order for a payment instruction to be considered received on a specific date, it must be received prior to 8:00 p.m. (Central Standard Time). Payment instructions received on weekends or holidays will be considered received the next business day. We are not responsible for delays in delivery of payments caused by the U.S. Postal Service, so you must authorize your bill payment in such a manner that your payments will be made on time. Any late payment or finance charges that may be imposed as a result of your failure to transmit payment instructions at least three to five business days before a payment is due will be your responsibility. Our responsibility for any late payment or finance charges is limited by Section 10.

*Only payees with United States addresses may be paid using PyraMax Bank's Online Banking. We reserve the right to refuse to pay certain payees.

*PyraMax Bank's Online Banking may be used to authorize automatic recurring payments of recurring bills. These payments will be paid on the same calendar day of each month or on the preceding business day if the regular payment day falls on a weekend or holiday.

*When you have entered and transmitted a payment instruction, you authorize us to reduce the Account accordingly. If the available balance in the Account (including any overdraft line of credit) is not sufficient to make payments you have authorized, we may either refuse to pay the item or we make the payment and thereby overdraw the Account. In either event, you are responsible for any nonsufficient funds and overdraft charges we may impose, as stated in the Disclosure of Account Terms and related Schedule of Fees. We reserve the right to refuse to honor payment requests that reasonably appear to be fraudulent or erroneous.

The following steps may be taken to cancel or stop bill payments:

*Canceling Payments. If you have scheduled a payment request, you may use Online Banking to cancel the payment (if, for example, a payment date or a payment amount is incorrect) if the canceling request is transmitted the same day up until the payment processing cut off time of 8:00 p.m. (Central Standard Time). You will be responsible for the payment if your cancel request is not received before the payment processing cut off time listed above and you fail to stop payment. If you cannot access Online Banking to cancel the payment and you wish to stop the payment, refer below.

*Stopping Regular and Automatic Recurring Payments. If you cannot access Online Banking to cancel the payments described above and you wish to stop a payment, call us at the phone number provided or

write to us at the address set forth in Section 9 in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. The day the payment is scheduled to be made is that day which is at least three to five business days before the payment due date when we are scheduled to transmit the payment.

*Liability for Failure to Stop Payment. You cannot stop a payment after it has been transmitted. If you order us to stop one of your payments three (3) business days or more before the transfer is scheduled to be transmitted, and we do not do so, we will be liable for your losses or damages. We are not responsible for any indirect, incidental, special, or consequential damages, except to the extent such limitation of liability is not permitted by law.

We may modify the services available through Online Banking from time to time in accordance with applicable law. Additional services may become accessible in the future. As each becomes available you will be provided with a description of each such service and account fees associated with these services, and you will be given the opportunity to access each through Online Banking. Your use of these new services or accounts shall mean that you agree to any additional terms and conditions as well as payment of fees. Also, we reserve the right to delete or modify any services or accounts from Online Banking.

5. User Name and Password:

You agree to keep your user name and password confidential to prevent unauthorized access to your Accounts and to prevent unauthorized use. Your user name and password may be revoked or canceled at any time without giving you prior notice to assist us in maintaining the security of your Accounts. The user name and password are used to identify you as an authorized user of Online Banking. You therefore agree to notify us immediately if the secrecy of your user name or password is compromised and you also agree not to reveal your user name or password to any person not authorized by you to use Online Banking. Anyone to whom you give your Online Banking user name and password or other means of access will have access to your accounts even if you attempt to limit that person's authority. The security of your Accounts depends upon you maintaining the secrecy of your user name and password. If you believe that the secrecy of your user name or password has been compromised you should call us AT ONCE at the number in Section 9, and you should change your password every 90 days. We recommend that you keep your user name and password in a secure location separate from your computer. If you forget your user name or password, you may reset your password following the online prompts. You can then choose a new password.

6. Periodic Statements:

Your periodic statements for your Accounts will include any transfers, loan advances from your overdraft line of credit and home equity line of credit or bill payments you authorize using Online Banking, as well as your other Account activity. We do not return your Online Banking bill payment checks to you with your statement.

7. Business Days and Hours of Operation:

Although we have extended banking hours, for the purposes of this Online Banking Agreement, our business days for transfers and bill payments are Monday through Friday. Holidays are not included. Online Banking can only make transfers and bill payments on business days. Transfers scheduled at other times will take place the following business day. Please note: Online Banking may not be available during special maintenance periods. We will attempt to schedule any maintenance during low volume time.

8. Your Liability:

You are responsible for all transfers and bill payments you authorize using Online Banking. If you permit other persons to use Online Banking or your user name or password, you are responsible for any transactions they authorize from your accounts. Tell us AT ONCE if you believe your username and/or password has been lost or stolen. Telephoning, as provided in Section 9, is the best way to limit your possible losses. You could lose all the money in your deposit accounts (plus your maximum overdraft line of credit). If you tell us within two (2) business days, after you learn of the loss or theft of your user name or password, you can lose no more than \$50 from each deposit account if someone used your user name and password to access your deposit account without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your user name or password, and we can prove we could have stopped someone from using your user name or password without your permission if you had told us, you could lose as much as \$500 from each deposit account. Also, if your statement shows transfers from a deposit account that you did not make, tell us at once. If you do not tell us within 60 days after the first statement on which the problem or error appeared 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, we will extend the time periods. With regard to your overdraft line of credit account, refer to your overdraft line of credit Agreement for any applicable limitations on your liability in connection with unauthorized use of your overdraft line of credit accounts.

9. Contact in Event of Lost or Stolen User Name or Password or Unauthorized Transactions:

If you believe that your user name or password has been lost or stolen or that someone transferred or may transfer money from your designated Account or from any of your other deposit Accounts without your permission,

Immediately Call: 414.421.8200

Or write us at:

PyraMax Bank 7001 W. Edgerton Ave. Greenfield WI 53220

10. Our Liability:

We will be responsible for your actual losses if they were directly caused by our failure to complete a transfer to or from your Accounts on time or in the correct amount according to our agreements with you. However, there are some exceptions. We will not be liable, for instance:

*If, through no fault of ours, you do not have available funds in your Account to complete a transaction from that Account, or if withdrawals from any of your Accounts have been prohibited by a court such as a garnishment or other legal process, or that Account has been closed.

*If the transfer or bill payment would go over the credit limit on your overdraft line of credit.

*If you do not have an adequate credit limit in your overdraft line of credit Account to complete a transaction from that Account, or if that Account has been closed.

*If your computer, software, or Internet service provider fails or malfunctions.

*If you have not given us complete, correct and current instructions so that we can make the transfer or bill payment.

*If you do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due.

*If we make a timely bill payment but the payee nevertheless does not credit your payment promptly after receipt.

*If we have reason to believe that a transaction has not been properly authenticated or is fraudulent.

*If Online Banking was not working properly and you knew or should have known about the breakdown when you attempted to authorize a transfer or bill payment.

*If circumstances beyond our control prevent the making of a transfer or payment, despite reasonable precautions that we have taken. Such circumstances include delays or losses of payments caused by the U.S. Postal Service, equipment failure or breakdown, acts of God or other conditions beyond our control. We will be responsible for acting only on those instructions sent through Online Banking, which we actually receive.

*For other exceptions to our liability as stated in the Electronic Funds Transfer Agreement.

*For any indirect, incidental, special or consequential damages if our failure was not intentional and resulted from a bona fide error, notwithstanding our procedures to avoid such error.

11. Error Resolution:

In case of errors or questions about your transactions, contact us immediately at the phone number listed in Section 9. Or write us at: PyraMax Bank 7001 W. Edgerton Ave. Greenfield WI 53220

For Home Equity or Overdraft Line of Credit Account Transactions:

Write or telephone us, during business hours, at the address set forth in your overdraft line of credit Agreement or periodic statement. For overdraft line of credit account transactions, if you telephone us instead of writing, you may lose certain rights the law gives you to dispute billing errors. If you think your statement is wrong or if you need more information about a transaction listed on the statement, we must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

You must:

Tell us your name and account number(s)

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.

Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within ten (10) business days.

Deposit Accounts.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. (We may extend this time period to 20 business days if the error occurred within 30 business days of the first deposit to your account.) If we need more time, however, we may take up to 45 days to investigate your complaint or question. (If the complaint or question concerned a transaction that was initiated in a foreign country, a point of sale transaction, or a transaction that occurred within 30 days of the first deposit to your Account, we may take up to 90 days to complete our investigation.) If we decide to do this, we will re-credit your deposit Account within ten

(10) business days (20 business days if the error occurred within 30 days of the first deposit to your Account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. We will ask you to put your complaint or question in writing and if we do not receive it within ten (10) business days, we may not re-credit your deposit account. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Overdraft Line of Credit Accounts.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your credit account bill that are not in question. While we investigate your question, we cannot report the amount in question as delinquent or take any action to collect the amount you question.

12. Fees for Online Banking:

Please see Schedule of Fees. This schedule may be amended from time to time to change or add fees. You authorize us to deduct all applicable Online Banking fees from any account you have with us. In addition to the Schedule of Fees, the service charges and fees provided for in our deposit and overdraft line of credit agreements continue to apply.

13. Disclosure of Account Information to Others:

We will disclose information to third parties about you, your Accounts or the transfers you make under the following circumstances:

*We have entered into an agreement to have another party assisting us in providing Online Banking services. In order to carry out your instructions, we will provide this party with, or it will receive from you, information about your designated Accounts, your Online Banking transactions and your E-mail messages.

*Where it is necessary for completing transfers and bill payments;

*In order to report our experience regarding your Accounts or transactions to financial institutions and credit reporting agencies;

*To collect any debt that you may owe to us;

*We may collect customer Account data for the purpose of learning about aggregate customer usage patterns, customer telephone inquiries, and the effectiveness of Online Banking, but shall not disclose individual identifiable information except as provided in this Section;

*In order to comply with laws, governing agency rules or orders, court orders, subpoenas or other legal processes in order to give information to any government agency or official having legal authority to request such information; or

14. Data Recording:

The information and E-mail messages you enter on Online Banking may be saved and stored. By using Online Banking, you consent to such recording.

15. Amendment to this Agreement:

We may at any time (subject to legal restrictions) amend this Agreement. We will notify you of any amendment to this Agreement prior to the effective date of the amendment, if required by law. Online Banking and your Accounts will be governed by the Agreement as amended.

16. Assignment:

We may assign our rights and delegate our duties under this Agreement to any other party.

17. Termination:

This Agreement and your ability to use any or all of Online Banking may be terminated at any time by you or us upon giving notice of the termination to the other party. If you terminate Online Banking, you authorize us to continue making transfers, loan advances and bill payments you have previously authorized until such time as we have had a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfers, loan advances or payments from your Accounts, including any transfer, loan advance or payments you have previously authorized. If we terminate your use of Online Banking, we reserve the right to make no further transfers, loan advances or payments from your Accounts, including any transactions you have previously authorized.

18. Severability:

If any provision of this Agreement is held invalid, illegal, void or unenforceable by any rule or law, administrative order or judicial decision, all other provisions of the Agreement shall remain in full force.

19. Governing Law:

This Agreement is governed by and shall be constructed in accordance with the laws of the State of Wisconsin and applicable federal law.

Please close this window to continue with PyraMax Bank's Online Enrollment

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

PyraMax Bank FSB
7001 West Edgerton Avenue
Greenfield, Wisconsin 53220
(414)421-8200
www.pyramaxbank.com

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to PyraMax Bank FSB. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM Card (hereinafter referred to collectively as "ATM Card") or Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by PyraMax Bank FSB which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

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

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

ATM CARD SERVICES. The services available through use of your ATM card are described below.

ATM CARD SERVICES.

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

DEBIT CARD SERVICES.

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may use your card at any merchant that accepts Visa® debit cards for the purchase of goods and services.
- **PIN-LESS DEBIT TRANSACTIONS - Visa®.** When you use your card on the PULSE NYCE network(s) the transaction may be processed as a debit transaction without requiring PIN authentication ("PIN-less"). Transactions that are completed as PIN-less debit transactions will not be processed by Visa® and may post to your account as an ATM or Debit transaction rather than a Visa® purchase. Transactions processed in this manner may not qualify for Visa® rewards or points as they are not processed on the Visa® network.

Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

Your card may also be used to obtain cash from your designated account at participating financial institutions when so authorized under the terms of your Account Agreement.

ATM SERVICES

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your ATM Card or Debit Card at our ATM terminals, you may access your accounts through the following network(s): PULSE

CIRRUS

NYCE

ATM 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.

OTHER ATM SERVICES.

In addition, you may perform the following transactions: You may receive a mini-statement on your account.

POINT OF SALE TRANSACTIONS. Listed below are the cards you may use to purchase goods and services from merchants that have arranged to accept your cards as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your cards, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay the overdraft.

The following cards and the corresponding designated account(s) may be used for Point of Sale transactions:

- Debit Card: Checking and NOW Accounts.
- ATM Card: Checking and NOW Accounts.

CURRENCY CONVERSION - Visa®. When you use your card with the Visa® logo 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 a rate selected by Visa® from a 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, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

IMPORTANT ADDITIONAL FEE NOTICE: Visa® charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1.000% of the dollar amount of the transaction for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder.

SERVICES PROVIDED THROUGH USE OF THE 24 HOUR INSTANT INFO LINE. You may perform the following functions through use of THE 24 HOUR INSTANT INFO LINE:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, NOW accounts and money market accounts, Checking and Loans, Savings and Loans, and Money Markets and Loans.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), and Loans.
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

In addition, you may perform other transactions such as: Stop Payment on a check you have written.

Reset the PIN number of your Checkcard or ATM card.

Report your Checkcard or ATM card lost or stolen.

PREAUTHORIZED TRANSFER SERVICES

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may arrange for the preauthorized automatic payment of bills from your checking account(s), savings account(s), money market account(s), and NOW account(s).

SERVICES PROVIDED THROUGH USE OF CONSUMER EBANKING. PyraMax Bank FSB offers its customers use of our Consumer eBanking service.

Deposits
Withdrawals
Transfers
Statement Presentment and Viewing
Bill Payment
Mobile Banking Services

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 to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - ATM CARD

CASH WITHDRAWAL LIMITATIONS: You may withdraw up to \$500.00 through use of ATMs in any one day. You may make up to 4 withdrawals of cash through use of ATMs in any one day.

POINT OF SALE LIMITATIONS: You may buy up to \$500.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 8 transactions in any one day.

TOTAL DAILY LIMITS: In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$1,000.00 in any one day.

TRANSACTION LIMITATIONS - DEBIT CARD

CASH WITHDRAWAL LIMITATIONS: You may withdraw up to \$500.00 through use of ATMs in any one day. You may make up to 4 withdrawals of cash through use of ATMs in any one day.

POINT OF SALE LIMITATIONS: You may buy up to \$500.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 8 transactions in any one day.

TOTAL DAILY LIMITS: In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$1,000.00 in any one day.

OTHER LIMITATIONS

- We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. Federal regulation limits the number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transactions from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone or computer.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at 1-866-797-2629 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause

your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify PyraMax Bank FSB immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at our ATM, via the telephone, or a PIN may be changed at a PyraMax Bank ATM, contacting the local branch or use of the 24 Hour Instant Info Line (Telephone Banking)

RIGHTS REGARDING PREAUTHORIZED TRANSFERS

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: 1-866-797-2629

or

write to: PyraMax Bank
7001 West Edgerton Avenue
Greenfield, WI 53220

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. 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.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: 1-866-797-2629 (24 Hours)

or

write to: PyraMax Bank
7001 West Edgerton Avenue
Greenfield, WI 53220

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us at once if you believe your ATM Card or Debit Card or PIN or internet banking access 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. If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit,

if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa[®] logo. These limits apply to unauthorized transactions processed on the Visa[®] or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa[®] logo and the unauthorized transaction took place on the Visa[®] or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your card with the Visa[®] logo. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa[®] or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa[®] logo that involve PIN-based or PIN-less debit transactions not processed by the Visa[®] or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

ILLEGAL USE OF DEBIT CARD. You agree not to use your Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: 1-414-421-8200

or

write to: PyraMax Bank
7001 West Edgerton Avenue
Greenfield, WI 53220

or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact PyraMax Bank FSB no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's[®] cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa[®] Check Card use within five (5) business days of notification of the loss.

We will tell you the results within three (3) 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. 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 make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.

- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. The following fees and charges may be imposed on your checking account:

ATM/Debit Card Replacement Fee	\$	10.00
ATM/Debit Card PIN Mailer Reminder	\$	5.00
ATM Deposit Adjustment greater than 1.00 or Unendorsed Deposits	\$	10.00
ATM Empty Deposit Envelope	\$	25.00
ATM Withdrawal at ATM owned by Another Financial Institution	\$	1.00

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release PyraMax Bank FSB and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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. If you give us your permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

NOTICE OF ATM SAFETY PRECAUTIONS

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and PyraMax Bank FSB.

Debit Card signature based transaction limitations are as follows:

Daily signature authorized limits: \$1,000.00

Total daily number of signature based transactions: 20