



Morris Bank
PO Box 520
Dublin, Georgia 31040-0520
(478)272-5202

E-SIGNATURE AUTHORIZATION ACKNOWLEDGMENT AND CONSENT AGREEMENT

This *E-Signature Authorization Acknowledgment and Consent Agreement* will also be referred to in this document as the "Agreement" and constitutes the full agreement by and between Morris Bank ("Financial Institution") and each "Consenting Party", with respect to the use of electronic signature.

Financial Institution and Consenting Party agree to the following:

1. Each Consenting Party authorizes Financial Institution to use an electronic signature of the Consenting Party for all documents, agreements, attachments, addendums including, without limitation, all deposit and lending related documents such as account agreements, loan agreements, security agreements, mortgages, deeds of trust, guaranties and hypothecations (collectively, the "Documents") in any way connected to the transaction ("Transaction") being entered into between the Consenting Party and the Financial Institution. This consent is specifically to permit an electronic signature (as of the nature then in use by the Financial Institution) in lieu of hand-written signatures on any one or more of the Documents.
2. Financial Institution consents to accept such signatures as true, correct and binding signatures of the Consenting Party and to enter into the Transaction in reliance thereon.
3. Each Consenting Party agrees that its electronic signature will be enforceable as and to the full extent of a hand-written signature as an original for enforcement /enforceability of the Documents containing the electronic signature(s) whether in court (state or federal), arbitration or otherwise. Consenting Party will not raise any defenses or invoke regulatory claim attempting to invalidate the enforceability of Documents to which the electronic signature is affixed.

ACCESS. To view and retain the Disclosures that we make available to you in electronic form, you must have access to a computer or other device that has the following minimum hardware and software requirements:

- An operating system capable of accessing the Internet and downloading HTML, ASPX, and/or PDF files (e.g. Microsoft Windows or Mac OS X).
- A web browser that supports 128-bit encryption (e.g., Microsoft Explorer 7.0 or higher and Safari 3.0 or higher).
- An active email account.
- Sufficient electronic storage capacity (at least 1Mb of memory).
- Adobe Acrobat Reader 6.0 or higher (download free of charge at www.adobe.com).

UPDATE EMAIL ACCOUNT. You are required to maintain an active email account. If your email address changes, please contact MORRIS BANK at 1-888-272-5202.

PAPER COPIES. We recommend that you print each electronic record for your files; however, at your request, we will provide you with a paper copy of any electronic record at no cost. Contact MORRIS BANK at 1-888-272-5202 to attain a paper copy of your documents. **WITHDRAWING CONSENT.** You have the right to withdraw your consent and require that we provide your Disclosures in paper form. To do this, contact MORRIS BANK at 1-888-272-5202.

RESERVATION OF RIGHTS. We reserve the right, in its sole discretion, to discontinue providing electronic records and send paper documents.

NOTICES. Any notice from the Financial Institution to Consenting Party shall be deemed given when mailed, postage paid, and addressed to any Consenting Party at the last address furnished by any Consenting Party to the Financial Institution. Any notice from Consenting Party to Financial Institution shall be deemed given when mailed, postage paid, and addressed to the Financial Institution at its principal place of business.

ENTIRE AGREEMENT. This Agreement contains and constitutes the entire understanding between Financial Institution and each Consenting Party regarding the subject matter hereof and may not be modified, amended, or terminated except by written agreement signed by Financial Institution and each Consenting Party that such modification, amendment or termination affects. All prior or subsequent oral agreements and/or discussions relating to this Agreement are superseded by this Agreement. Further, in the event of any conflict between the terms and provision contained in this Agreement and any other document(s) relating to use of electronic signatures, the terms and provisions of this Agreement shall control.

BINDING EFFECT. The obligations hereof shall bind the heirs, executors, administrators, successors, and assigns of each Consenting Party, and all rights, benefits and privileges hereby conferred on Financial Institution shall be and hereby are extended to and conferred upon and may be enforced by its successors and assigns. Further, if any Consenting Party is a partnership, the obligations hereof shall continue in force, and apply, notwithstanding any change in the membership of such partnership, whether arising from the death or retirement of one or more partners or the accession of one or more new partners.



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ENFORCEABILITY. Whenever possible each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law. If any provision of this Agreement shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Agreement.

HEADINGS. Section headings/titles are for convenience only and are not to be used in construing or interpreting this Agreement.

GOVERNING LAW. This Agreement shall be governed by the laws of the state of Georgia except to the extent that federal law is controlling.

VERIFICATION. By signing below, you (1) acknowledge receipt of this *E-Signature Authorization Acknowledgment and Consent Agreement*, (2) affirmatively demonstrate your ability to access electronic records, (3) confirm that you have provided and will continue to provide a current email address where we may send you electronic records, and (4) agree to this Agreement's terms, conditions and requirements.

FEE SCHEDULE



www.morris.bank

PLEASE REFER TO YOUR ACCOUNT OPENING DISCLOSURES FOR ADDITIONAL FEES OR CHARGES THAT MAY BE INCURRED FOR YOUR SPECIFIC ACCOUNT TYPE.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. Under our standard overdraft practices, there is a daily limit of \$210.00 on the total fees assessed for overdrawing your account per day.

RETURNED ITEM FEE (NSF Check Charge)	\$35.00
This fee will be charged per item for returning overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.	
STOP PAYMENT FEE	\$35.00
STOP PAYMENT FEE (Placed through Online Banking)	\$17.50
Money Order	\$3.00
Cashier's Check	\$5.00
Account Research (per hour)	\$25.00
Research Copies (each)	\$0.25
Sweep Transaction Charge	\$5.00
Wire Transfer by Customer	\$20.00
International Wire Transfer	\$40.00
Cash Withdrawal Fee at Non-proprietary ATMs	\$1.25
Balance Inquiry Fee at Non-proprietary ATMs	\$0.25
Dormant Account Fee (per statement cycle) (Maximum is \$60 per year)	\$5.00
Replacement Debit Card	\$10.00
Telephone Transfer Fee	\$5.00
Early Account Closure Fee (if closed within 30 days)	\$10.00
Excessive Fee (per occurrence, as applicable for BLUE Savings accounts)	\$3.00
Excessive Fee (per occurrence, as applicable for MOOLA Savings accounts)	\$1.00
Excessive Debit Charge (per occurrence, as applicable for Money Market accounts)	\$3.00
Deposited Item Charge Back	\$5.00

FOREIGN 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 funds transfer.





FACTS

WHAT DOES MORRIS BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history
- Credit history and credit card or other debt

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Morris Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Morris Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call (888) 272-5202 or go to www.morris.bank

What we do	
How does Morris Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic, and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.</p>
How does Morris Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account or make a wire transfer • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Morris Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Morris Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partner(s) include a deposit account services company.</i>

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT



www.morris.bank

YOUR RIGHTS AND RESPONSIBILITIES

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Morris Bank. 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 Morris Bank 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), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market 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), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may use your card at any merchant that accepts Mastercard® debit cards for the purchase of goods and services.

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): CIRRUS, INTERCEPT, MAESTRO, MASTERCARD, SUM and STAR SE

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.

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 actual (ledger) account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.



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

- Debit Card: checking account.
- ATM Card: checking account.

Your ATM and Debit cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or wholesale rate, determined by Mastercard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by Mastercard International. The currency conversion rate used by Mastercard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

SERVICES PROVIDED THROUGH USE OF TELEPHONE TRANSFER SERVICE. You may perform the following functions through use of TELEPHONE TRANSFER SERVICE:

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

In addition, you may perform other transactions such as: BLUE ON-CALL. Your account information is just a phone call away. Any time of the day or night, call locally (478) 272-1073 or Toll Free at 1-800-461-7185 to access your accounts using your touch-tone telephone and your Personal Identification Number (PIN) to obtain account information and complete other transactions.

For questions or more information, call us at: (800)461-7185

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING. Morris Bank offers its customers use of our ONLINE BANKING service.

You may access certain account(s) by computer to access ONLINE BANKING through the Bank's website at www.morris.bank or through a web-enabled mobile device using the BLUEmobile App using your assigned user ID and Password to:

- >Transfer funds between eligible deposit accounts or from an existing line of credit,
- >Review transactions or statements and Obtain account balance information,
- >Make loan payments from eligible accounts to loan accounts with us or to 3rd parties through Bill Pay.
- >Make Person to Person (P2P) payments using PeoplePay

Online Banking may not be available for all account types including BLUE Future Savings and BLUE Morris MOOLA accounts.

FEES AND CHARGES FOR MOBILE BANKING: There is currently no charge for mobile banking services.



You may be charged access fees by your cell phone service provider based on your individual plan. You may be charged access fees by your cell phone service provider based on your individual plan. Web access is needed to use the Mobile Banking service. Check with your service provider for applicable fees.

MOBILE DEPOSIT: With Mobile Deposit, you can easily deposit checks via BLUEmobile to your qualified account(s) with Morris Bank using your camera-enabled mobile device. This mobile remote deposit capture feature allows you to capture and submit check images and information electronically through your BLUEmobile App to Morris Bank for deposit. This deposit service is part of our Mobile Banking service and is subject to the MOBILE BANKING SERVICE AGREEMENT and DISCLOSURE, which contains the terms and conditions of the use of mobile banking services. Mobile Banking & Mobile Deposit are services available only if you enroll in our Online Banking service.

PEOPLE PAY. People Pay allows customers to use their online banking to send payments directly to other consumers using only an email address or mobile phone number. To use People Pay, you need to be enrolled in Morris Bank Online Banking. Then, you can use People Pay from your smart phone - in the BLUE Mobile app - or desktop! It's easy to setup and use. Just set up your contact using their mobile phone number or e-mail address. For text and e-mail delivery, the recipient will receive directions on how to claim the money you've sent. We are constantly focused on the safety and security of your finances and this People Pay platform is no different. Be sure you're using the most secure option - Morris Bank People Pay. Use just an e-mail address and/or mobile phone number to send money. Avoid the hassle of carrying cash or writing checks and keep information private with no need to exchange account numbers.

AFTER HOURS SUPPORT: We offer extended hours for live, local, technical support with our technology products from 8:45 a.m. until 7:00 p.m. each weekday (Monday - Friday). Give us a call at 478-274-2875 or send us an email at mbonline@morris.bank

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.

TRANSACTION LIMITATIONS - DEBIT CARD.

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

POINT OF SALE LIMITATIONS. You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER WITHDRAWAL LIMITATIONS. None.

SecurLOCK Equip. Protect your Morris Bank debit card directly from your phone - whenever and wherever you like with *SecurLOCK Equip*, from your app store, it's fast and free. There is no charge for the *SecurLOCK Equip* app, but charges from your Internet and mobile service provider may apply. *SecurLOCK Equip* is a cardholder-facing mobile app for card controls customizable for each card to match the desired usage profile. The SecurLOCK Equip mobile app allows a cardholder to control how, where, and when their debit cards are used via their mobile device. Turn your card on or off with the touch of a button. Set location based controls. Block international transactions or set spending limits. Cardholders can set card controls for their own cards as well as their dependents' cards.

SAVINGS BUILDER. *Upon enrollment, we will round up your MasterCard debit card purchases to the nearest dollar amount and transfer the difference from your checking account to your Morris Bank savings account. If your savings account enrolled in Savings Builder is converted to a checking account, Savings Builder transfers will continue to be made into that account. We may cancel or modify the Savings Builder service at any time without prior notice.*

Savings Builder is only available if you have a Debit Card linked to a Morris Bank checking account. If you enroll, all qualifying transactions from debit card(s) attached to your checking account will be included in the roundup.

- > Both signature-based and PIN based debit card transactions qualify for Savings Builder; ATM transactions do not qualify.
- > Credit transactions or adjustment transactions will not be rounded up.
- > The roundup transfer(s) will only happen if you have sufficient funds in your checking account at the end of each business day; the transfer will never overdraw your account.



OTHER LIMITATIONS.

- Limitations are imposed on Internet Banking services as well as ACH transactions for Morris MOOLA Savings & BLUE Future Savings & Checking Accounts. Debit cards are not issued for Morris MOOLA or BLUE Future Savings Accounts.
- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. Federal regulation may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each money market and/or savings type account(s) you have each month for purposes of making a payment to a third party or by use of a telephone or computer. Please refer to the Account Agreement for more information regarding transaction limitations.

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 (478)272-5202 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 Morris Bank 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.

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: (478)272-5202

or

write to: Morris Bank OPERATIONS DEPARTMENT
P. O. BOX 520, DUBLIN, GEORGIA 31040

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 may 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: 1-866-791-4360 (9:00 AM to 5:00 PM (EST)) or 1-866-604-0381 (After 5:00 PM (EST))

or

write to: Morris Bank OPERATIONS DEPARTMENT
P. O. Box 520 Dublin, GA 31040

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. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). 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 or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code 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 or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code 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 may not get back any money in your account (including 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 Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

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: (478)272-5202

or

write to: Morris Bank OPERATIONS DEPARTMENT
P. O. Box 520 Dublin, GA 31040

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 Morris Bank 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 may 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.

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.

PER TRANSACTION CHARGE. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable FEE SCHEDULE to determine the applicable amount.

PERIODIC CHARGE. We may charge you a fixed monthly or annual charge for the additional services available to you through your ATM Card or Debit Card or otherwise. See the applicable FEE SCHEDULE to determine the amount of the charges.



FEES. You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary machines or through a network or are Point of Sale transfers or transfers made without the use of your ATM Card or Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current FEE SCHEDULE, which is hereby incorporated into this document.

FEE SCHEDULE. The FEE SCHEDULE referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Morris Bank upon request.

PREAUTHORIZED TRANSACTIONS. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our FEE SCHEDULE, which is incorporated into this document by reference.

MORRIS BANK may assess a cash withdrawal fee of \$1.25 or a balance inquiry fee of \$0.25 per occurrence for transactions at non-proprietary ATMs.

REFER TO ALL RELATED ACCOUNT OPENING DISCLOSURES FOR ADDITIONAL FEES OR CHARGES THAT MAY BE INCURRED.

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 Morris Bank 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 21 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.

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 Morris Bank. Do NOT reveal your PIN to any person not authorized to access your account.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send test messages to you at the telephone number(s) that you provide to us, including a mobile number, which may result in charges or fees to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., auto-dialer) or from an artificial or pre-recorded voice message system. Additionally, you agree that we may send electronic communication to you at the e-mail addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

* **SAVINGS BUILDER.** Build your Savings automatically with Savings Builder. This service provides an easy way to make your everyday purchases part of your savings plan by rounding up your debit card transactions to the nearest dollar amount and transferring it directly to your savings account. Every time you swipe your debit card you'll be building your savings! First, ENROLL your Morris Bank debit card* and then use your card for daily purchases, online purchases, and recurring payments to accumulate the most change. In other words, spend like you normally would.

We'll round up each of your purchases to the nearest dollar amount and transfer the change from your checking account to a Morris Bank savings account of your choice or to a child's savings account. At the end of each business day, the accumulated amount(s) from each of your posted debit card* transactions will be transferred from the checking account attached to your debit card to a savings account of your choice as a single transaction. There is no cost to enroll. All you need to get started is a Morris Bank checking account with a debit card and Morris Bank savings account.

If you would like to enroll in *SAVINGS BUILDER, please contact us today to get started at (478) 272-5202 or visit your local branch for more information.

**Upon enrollment, we will round up your MasterCard debit card purchases to the nearest dollar amount and transfer the difference from your checking account to your Morris Bank savings account. If your savings account enrolled in Savings Builder is converted to a checking account, Savings Builder transfers will continue to be made into that account. We may cancel or modify the Savings Builder service at any time without prior notice.*

OTHER INFORMATION ABOUT SAVINGS BUILDER. Savings Builder is only available if you have a Debit Card linked to a Morris Bank checking account. If you enroll, all qualifying transactions from debit card(s) attached to your checking account will be included in the roundup.

- > Both signature-based and PIN based debit card transactions qualify for Savings Builder; ATM transactions do not qualify.
- > Credit transactions or adjustment transactions will not be rounded up.
- > The roundup transfer(s) may happen even if you have insufficient funds in your checking account at the end of each business day; the transfer may overdraw your account in some circumstances.



FUNDS AVAILABILITY POLICY DISCLOSURE



www.morris.bank

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in an account by the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Morris Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE. Our policy is to make funds from your cash and check deposits available to you by the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225.00 of your deposits, however, may be available by the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the Seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available by the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available by the Ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the first Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available by the Ninth Business Day after the day of deposit.



FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.





IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Substitute Checks and Your Rights

WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

- Phone at: (478)272-5202 or
- Mail at: OPERATIONS DEPARTMENT MORRIS BANK
P.O. Box 520 Dublin, GA 31040

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.





OVERDRAFT PRIVILEGE DISCLOSURE

Overdraft Privilege is a service we provide to our checking account customers to cover inadvertent overdrafts. The service is subject to the eligibility criteria and other constraints as explained below.

- You are NOT required to have this service on your account-You may opt-out at any time.
- The payment of overdrafts is not guaranteed-With Overdraft Privilege we will generally pay your overdraft items up to \$500 (Personal Accounts) or \$1,500 (Business Accounts), however, whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.
- You will be charged an overdraft fee for each insufficient item paid into overdraft-You will be charged our normal overdraft or return item fee, currently \$35 for each item that is presented. When more than one overdraft item is presented and paid, multiple overdraft fees may be charged. Both the amount of the overdraft items and all other fees, including but not limited to overdraft fees, are included in this limit.
- Suspension of Overdraft Privilege- If you overdraw your account, you must return the account to a positive balance within 30 days, or your Overdraft Privilege will be suspended. Your Overdraft Privilege may be suspended if you fail to meet our eligibility criteria and if we believe you are not managing your account in a responsible manner which may harm you or the Bank.
- Deposits to Overdrawn Accounts - All deposits to overdrawn accounts are applied to the negative balance.
- Closing of Overdrawn Accounts-Checking accounts that remain overdrawn for 60 consecutive calendar days will be closed and charged off.
- Excessive Use - Overdraft Privilege is not designed to be used as a permanent solution for financial needs. The Bank monitors accounts for excessive use and we may remove Overdraft Privilege if we believe you are not managing your account in a responsible manner which may harm you or the Bank.

Overdraft Protection Options. There are other overdraft protection options available to you which may be less costly.

Product/Service	Description	Cost
Transfer from another account	If you have other accounts with us, you can authorize us in advance to transfer the funds needed to cover overdrafts, subject to Regulation D transaction limitations for Savings accounts.	\$5 per transfer
Overdraft Line of Credit	This product requires you to complete an application and approval and Annual Percentage Rate (APR) are based on your credit worthiness.	APR
Small Dollar Loan	This product requires you to complete an application and approval and Annual Percentage Rate (APR) are based on your credit worthiness.	APR

Eligibility Criteria - No application is required; eligibility is at the discretion of the Bank. You may not be granted Overdraft Privilege if:

- Your account has been open for less than 60 days
- You do not maintain an average balance of \$100 or more in the first 60 days your account is open
- You are more than 30 days past due on any Bank loan or delinquent on any other obligation to the Bank
- You are subject to any legal or administrative orders, levy, or are currently a party in a bankruptcy proceeding
- You have an outstanding Overdraft Repayment Plan balance
- Your account is being reviewed for fraudulent activity
- The primary account owner is less than 18 years old
- A ChexSystems or other negative indicator has been reported to us
- Your account is classified as inactive
- You have an unresolved prior loss with the Bank
- We do not have a valid address for you

Transactions Eligible for Overdraft Privilege Coverage:

Checks	ACH transactions	In-Person withdrawals	ATM*	Everyday Debit Card*
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***ATM/Everyday Debit Card Transactions** - Overdraft Privilege will only be available for ATM and everyday debit card transactions if you authorize the Bank to pay those transaction types (see ATM/Debit Card Consent Form). If you authorized Overdraft Privilege for ATM transactions, please verify your balance before initiating an ATM withdrawal.

Account Types Eligible for Overdraft Privilege:

Blue Basic	Blue Interest Checking	Blue 50 Interest Checking
	BLUE Secure Checking	
Blue Business Checking	Blue Business Interest Checking	Blue Business Analysis Checking

Overdraft Privilege Opt Out - If you do not want to have Overdraft Privilege, simply contact us and we will remove this benefit from your account. If you opt-out, you may still be charged our \$35 returned item fee. Customers who receive Social Security, federal direct deposit or any other entitlement benefit must opt-out if they do not want the Bank to apply those funds to pay an overdraft.

Payment Order of Items - Items presented for payment may not be processed in the same order as they were received and that order may affect the total fees assessed to your account. Generally the first items that we pay are ATM withdrawals, debit card transactions, and any checks cashed by our employees or that you have written to us. We then pay any items that were submitted electronically, such as ACH items, preauthorized automatic transfers, telephone-initiated transfers and any other electronic transfers. Finally, we pay the remaining items based on check order sequence.

NOTE: Holds placed on your available account balance for pending debit card/electronic transactions, including gasoline, hotel/rental car deposits, etc, may reduce your available balance and cause your account to become overdrawn.

Financial Education – The Bank believes that financial literacy and education helps consumers make informed decisions. Awareness of personal financial responsibility allows consumers to realize the benefits of responsible money management, understand the credit process and the availability of help if problems occur. www.MyMoney.gov is the federal government’s website for federal financial literacy and education programs, grants and other information. To request a personal financial toolkit, call **1-888-MyMoney**.

Checking Account Agreement - Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and the Bank with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed so as to minimize conflicts between them.

Waiver: The Bank’s forbearance from, or delay in, exercising any of the Bank’s rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this Overdraft Privilege disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank’s rights, remedies or privileges.

Remedy: You and the Bank agree that the exclusive remedy and forum for all disputes arising out of the Overdraft Privilege or your or Bank’s performance there under, except for matters you or Bank take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.



Morris Bank
PO Box 520
Dublin, Georgia 31040-0520
(478)272-5202

OVERDRAFT PRIVILEGE ATM & DEBIT CARD CONSENT FORM

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

1. We have standard overdraft practices that come with your account. (See Overdraft Privilege disclosure for details.)
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- In-Person withdrawals and ACH Transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF MORRIS BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft.
- There is a limit of \$210.00 on the total fees we can charge you for overdrawing your account per day.

WHAT IF I WANT MORRIS BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below including your account number and return it to any of our branch locations. You may also call us at (478) 272-5202 or Toll Free at 1-888- 272-5202 or you may Fax it to (478) 275-3466 or mail it to: **Morris Bank, P. O. Box 520, Dublin, Georgia 31040**

If you authorize the bank to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

_____ I do want Morris Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do not want Morris Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Date: _____

Printed Name: _____

Account Number: _____



Morris Bank
PO Box 520
Dublin, Georgia 31040-0520
(478)272-5202

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH MORRIS BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at Morris Bank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our Morris Bank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have Morris Bank pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____