



NOTICE: This annual disclosure applies to you **ONLY** if you use our Mastercard debit card.

NON-MASTERCARD DEBIT TRANSACTION PROCESSING:

We have enabled non-Mastercard debit transaction processing. This means you may use your Mastercard Debit Card on a PIN-Debit Network* (a non-Mastercard network) without using a PIN. The non-Mastercard debit network(s) for which such transactions are enabled are: Pulse Network

Examples of the types of actions that you may be required to make to initiate a Mastercard transaction on your Mastercard Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

The provisions of your agreement with us relating only to Mastercard transactions are not applicable to non-Mastercard transactions. For example, the additional limits on liability (sometimes referred to as Mastercard's zero-liability program) and the streamlined error resolution procedures offered on Mastercard debit card transactions are not applicable to transactions processed on a PIN-Debit Network. Mastercard Rules generally define PIN-Debit Network as a non-Mastercard debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

While this disclosure is required, it will not affect that use of your Mastercard Debit Card. Please call us at 785-621-2265 with any questions you have about this policy. As always, thank you for choosing Bank of Hays as your banking partner.