

Bank of Hays

1000 W. 27th St. • Hays, KS 67601 • Ph. (785) 621-2265

 **Hanston**
State Bank
102 N. Logan Street
Hanston, KS 67849
Ph. (620) 623-4811

THE FARMERS STATE BANK
of Jetmore
601 Main Street
Jetmore, KS 67854
Ph. (620) 357-8324

 **Bank**
of **Lewis**
217 S. Main Street
Lewis, KS 67552
Ph. (620) 324-5794

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

NON-VISA DEBIT TRANSACTION PROCESSING:

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

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa 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 the 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 Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network. Visa Rules generally define PIN-Debit Network as a non-Visa 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 the use of your Visa 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.