

Bank of Oak Ridge Check Card is much more than conventional checking

Most checkbooks can do only checking. Our Bank of Oak Ridge Check Card does this and much more. The Bank of Oak Ridge Check Card gives you a faster, more economical, more convenient way to buy the products and services that you need. Our card allows you to withdraw funds from your checking account and you don't ever have to write a check. You can make purchases for anything wherever VISA® is accepted. Plus, the Bank of Oak Ridge Check Card performs all the functions of an ATM card. You can perform such services as checking, withdrawing, depositing, account inquiry and transferring funds with just your Check Card

More than just an ATM card

The Bank of Oak Ridge Check Card lets you make deposits, withdraws, or transfer funds, whatever your needs are.

Fast and convenient

With the Bank of Oak Ridge Check Card, every purchase is as simple as using a credit card. So leave your checkbook at home.

Don't worry when you're out of town

Worried about getting your checks cashed when you out of town? No need to, because the Bank of Oak Ridge Check Card is accepted wherever VISA® is accepted. You and your Bank of Oak Ridge Check Card will be welcomed everywhere you travel.

Statements just like checking

Every month you will receive an account statement just like a checkbook. This statement will include the date, location, and amount of every transaction you made that month.

Economical

No need to spend money purchasing checks or running out of checks when you're away from home. Bank of Oak Ridge Check Card saves you money in check printing fees. And you'll never run out of checks.

Protection against lost or stolen cards.

You will be assigned a personal identification number (PIN) when you receive your Bank of Oak Ridge Check Card. This gives you added security that no one can use your card without your consent. And for added safety we provide a cap on your liability just in case your card is lost or stolen. See your disclosure statement for details.

Apply today for your Bank of Oak Ridge Check Card

To apply, complete the attached application and mail or bring to the address shown on the application. You can expect your Bank of Oak Ridge Check Card to arrive within 20 days of your approval. Your PIN will be sent to you in a separate mailing. If you prefer to choose your own personal PIN, please contact Bank of Oak Ridge in person. Soon you'll be experiencing all the benefits of checkless ATM checking with one simple card.



Banking As It Should Be

How to reach us:

Phone: (336) 644-9944

Web site: www.bankofoakridge.com

Email: mail@bankofoakridge.com

24 hour Telephone Banking: (877) 662-3869

With the following convenient location to serve you:

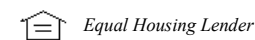
Oak Ridge

1684 Highway 68 North

Phone: (336) 644-9944

Fax: (336) 644-6644

Full Service 24 ATM



06/00: Check Card brochure



Member FDIC

CHECK CARD BROCHURE



Banking As It Should Be



The One Card That Makes Life Easier!

APPLY NOW!

**APPLICATION FOR
BANK OF OAK RIDGE CHECK CARD**

APPLICANT

Account Number(s) _____

Name Mr. Mrs./Ms. _____

Address _____

City _____

State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

CO-APPLICANT

Name _____

Address (if different than above) _____

City _____

State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agree(s) to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

Mail to:

Bank of Oak Ridge
PO Box 2
Oak Ridge, NC 27310

Official Use Only

Card # (app.) _____ Card # coapp. _____

Date Received _____ Approved (Y/N) _____

Processed by: _____

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Transfers - types of transfers and charges - You may access your account(s) by ATM using your Bank of Oak Ridge Check Card and personal identification number, to:

- make deposits to checking account(s) with an ATM/debit card
- make deposits to savings account(s) with an ATM/debit card
- get cash withdrawals from checking account(s) with an ATM/debit card
- get cash withdrawals from savings account(s) with an ATM/debit card
- transfer funds from savings to checking account(s) with an ATM/debit card
- transfer funds from checking to savings account(s) with an ATM/debit card
- get information about:
 - the account balance of your checking accounts
 - with an ATM/debit card
 - the last five deposits to your checking accounts
 - with an ATM/debit card
 - the last five withdrawals from your checking accounts
 - with an ATM/debit card
 - the account balance of your savings accounts
 - with an ATM/debit card
 - the last five deposits to your savings accounts
 - with an ATM/debit card
 - the last five withdrawals from your savings accounts
 - with an ATM/debit card

Some of these services may not be available at all terminals.

Types of Bank of Oak Ridge Check Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- **Periodic statements.** You will get a monthly account statement from us for your deposit accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers, 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 written permission.

UNAUTHORIZED TRANSFERS

(a) **Consumer liability.** (1) *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen. 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 you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(2) *Additional limits on Liability for Bank of Oak Ridge Check Card, when user for point-of-sale transactions.* Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Bank of Oak Ridge Check Card, when used for point-of-sale transactions, if you report the loss or theft of your card within 2 business days of when you discovered the loss or theft of the card. If you do not tell us within 2 business days, your liability is the lesser of \$50 or the amount of money, properly, labor, or services obtained by the unauthorized use before notification to us.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

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

We will tell you the results of our investigation within 10 business days (5 business days for Bank of Oak Ridge Check Card point-of-sale transactions and 20 business days if the transfer involved another type of point-of-sale transaction or a foreigninitiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Bank of Oak Ridge Check Card point-of-sale transactions and 20 business days if the transfer involved another type of point-of-sale transaction or a foreign-initiated transfer) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Bank of Oak Ridge
Operations Department
PO Box 2

Oak Ridge, North Carolina 27310
Business Days: Monday through Friday
Excluding Federal Reserve Holidays
Phone: 336-644-9944

MORE DETAILED INFORMATION IS AVAILABLE
UPON REQUEST

**NOTICE OF ATM/NIGHT DEPOSIT FACILITY
USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.