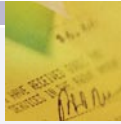


Should I stop using my debit card for small-dollar transactions?



No. Your debit card is still a convenient and efficient way to pay for your purchases. However, you should use the payment method you are most comfortable using. Remember, most merchants will still make a receipt available in case you need to return or exchange something you purchased.

How can I protect myself from overdrafts if I don't get a receipt?

Always keep enough money in your account to cover your transactions. Balance your account with each periodic statement. In the event you don't get a receipt for a small-dollar transaction, you can jot down the transaction in your check register—or on a separate piece of paper—when the transaction occurs. Or, you can log on to our Internet web site, call us, or come in to a branch to check your current account balance and transaction information.

CUSTOMER IMPRINT HERE

Why didn't I get a receipt?





As the result of a change of federal law, you may not get a receipt every time you use your ATM/debit card. Federal law generally requires a receipt to be made available for these electronic fund transfers. However, the law provides an exception for transactions of \$15 or less. For transactions over \$15, federal law continues to require that a receipt be made available.

Why was the law changed?

According to information from the Federal Reserve Board, the receipt requirement had prevented certain industries from responding to the shift in consumer preferences to pay by debit card instead of with cash. This was especially true in payment situations that exclusively handled small-dollar transactions where it would be either too expensive to install equipment capable of producing a receipt or otherwise impractical (e.g., vending machines, mass transit, and parking meters).

What does this mean to the average consumer?

In all likelihood, the impact will be minimal. For some transactions with certain retailers and service providers, however, you may no longer be offered a receipt when using your ATM/debit card if the total dollar amount of the transaction is \$15.00 or less.

When will I get a receipt?

We cannot say for sure when you will be able to get a receipt. Individual retailers and service providers make that decision. Almost certainly, their decision will hinge on the nature of their business, their return policy, and other similar factors. For most transactions, you will probably still be able to get a receipt.

What if I need documentation for tax purposes or company reimbursement?

While not a receipt, your transaction information is available through our Internet web site as well as on your periodic statement. You can log on to see and print the most up-to-date transaction information available. Copies of this information can be kept as a record, submitted, or filed to document the expense.