

ADDENDUM TO THE CONSUMER AND BUSINESS ELECTRONIC FUND TRANSFER AGREEMENTS AND DISCLOSURES (MINNESOTA ACCOUNTS)

Disclosures for ATM or Check Cardholders

Right to Terminate

Either you or CNB may terminate this Agreement on written notice to the other. CNB may terminate this Agreement without prior notice to you if we discover fraud or we reasonably believe you have breached any term of this Agreement or your underlying account is closed for any reason.

Timing of Terminal Transactions

The approximate time needed to complete a deposit, cash withdrawal, or transfer between your CNB accounts at a CNB ATM or a purchase at a participating merchant's point-of-sale (POS) terminal is under two (2) minutes. Posting is generally immediate except for signature transactions at POS which depend on merchant presentation and are immediate following presentation.

Reversal of Transactions

When using your Check Card to pay for goods or services purchased by you from a merchant using the merchant's point-of-sale terminal, you cannot reverse the transaction. However, by returning the item you may receive a reversal credit from the merchant. The payment for goods or services made in this manner does not affect any of the rights, protections or liabilities in existing law concerning a cash or credit sale made by means other than through use of a terminal.

Liability for Unauthorized Transactions

CNB will be liable for unauthorized withdrawals, unless the unauthorized withdrawal was due to the loss or theft of your ATM or Check Card or access code, in which case you will be liable for the withdrawal up to \$50.00, provided you notify us of the loss or theft of your card or access code within 60 days of receipt of the first statement showing the unauthorized transaction.

Others' Liability to You

You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provision of Minn. Stat. 47.61 to 47.74, and, if successful, recover, in addition to actual damages or \$500, whichever is greater, punitive damages, court costs, and reasonable attorney's fees.

