



CUSTOMER NOTICE OF USER SAFETY AT UNMANNED AUTOMATED TELLER MACHINES (ATM) AND NIGHT DEPOSIT FACILITIES

WestStar attempts to ensure the safety for all of our valued customers. As with all financial transactions, please exercise discretion when using an unmanned automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. When approaching an ATM or night deposit facility and making a transaction, be aware of your surroundings and exercise caution when withdrawing funds. 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.

2. Maintain an awareness of your surroundings throughout the entire transaction. Be aware of anyone trying to help you with an ATM transaction or night deposit, anyone trying to look over your shoulder as you enter your PIN, and anyone sitting in a parked car nearby.

If you notice suspicious circumstances or a suspicious person while you are approaching the ATM or night deposit facility or while you are in the middle of a transaction, cancel the transaction, take your debit card, leave the area, return at another time, or go to another ATM or night deposit facility location.

3. Inspect the ATM or night deposit facility before use for possible tampering, or for the presence of an unauthorized attachment that could capture information from your access device or your personal identification number (PIN). If you observe any problem, go to another ATM or night deposit facility.

4. Never count your cash at the ATM, night deposit facility, or in public. Put your cash away as soon as the ATM transaction is completed and count it later when you are in the safety of your own car, home, or other secure location

5. Protect the secrecy of your PIN. Protect your debit card as though it were cash. Don't tell anyone your PIN or lend out your debit card. Don't give anyone information regarding your debit card or PIN over the

telephone or the Internet unless the call or transaction was initiated by you.

Always memorize your PIN. Don't write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse and do not write it on the back of your debit card. Do not re-enter your PIN if the ATM captures your debit card, please contact a Bank representative.

6. If you lose your debit card or if it stolen, promptly report this to a Bank representative. Consult other bank disclosures provided to you about electronic fund transfers for additional information about what to do if your debit card is lost or stolen.

7. Prepare all transaction paperwork prior to your arrival at the ATM or night deposit facility. This will minimize the amount of time spent at the ATM or night deposit facility. Always safeguard your transaction receipts. Never leave a receipt or any documents near an ATM or a night deposit facility. Do not leave your debit card at the ATM.

8. Closely monitor your bank statements. As well as your balances and compare ATM receipts against your monthly statement. Immediately report any problems or discrepancies to a Bank representative.

9. When purchasing items online, after a transaction is completed make sure you are logged out of website before closing the web browser.

10. When using a drive-up ATM, keep your engine running, your doors locked, and windows rolled up (except the driver's window). Remain alert to your surroundings.

11. If you are unfortunately involved in any kind of confrontation with an assailant who demands your money, COMPLY.

We want the ATM and night deposit facility to be safe and convenient for you. 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 us and law enforcement officials immediately.

Deposit and loan products offered by WestStar Bank, Member FDIC.