

CFSB

IMPORTANT INFORMATION ABOUT ITEMS DEPOSITED TO YOUR ACCOUNT:

Community Financial Services Bank (CFSB or the Bank) reserves the right to charge back to the account any items previously deposited that are returned by the paying bank. Items that may be charged back to the account include checks drafts, remotely created checks or any other item previously accepted for deposit.

In the event that a remotely created check (as defined below) previously deposited to the account is returned to the Bank under a warranty claim pursuant to §229.34(d) of Reg CC, the account owner agrees that the Bank has the right to charge the item(s) back to the account of deposit.

A 'remotely created check' as defined in §229.2(fff) of Regulation CC means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. For purposes of this definition, "account" means an account as defined in paragraph (a) of §229.2 of Regulation CC as well as a credit or other arrangement that allows a person to draw checks that are payable by, through, or at a bank.