

**FNBT BANK**  
**ATM and NIGHT DEPOSITORY SAFETY PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an ATM or Night Depository facility. For your own safety, be careful and observant. The following suggestions may be helpful.

1. Prepare for your transaction at home or office (for instance, by filling out a deposit slip) to minimize the time spent 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 in addition to reviewing your account transactions available through online banking access.
4. Do not lend your ATM card to anyone.
5. Remember not to 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. Do not disclose your PIN to anyone. Do not provide anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Do not write your PIN where it can be discovered. For example, do not 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, notify the bank immediately. You should consult the other disclosures you have received about electronic fund transfer for additional information about what to do if your card is lost or stolen.
9. When you conduct 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 lit. 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. Do not accept assistance from anyone you do not 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. Do not display your cash. Place cash in your pocket it as soon as an ATM transaction is complete. Count the cash later 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. FNBT BANK wants to ensure the ATM and night deposit facilities are safe and convenient for your use. Therefore, please let us if you have any problems or concerns with our facilities. 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 the facility manager and the local law enforcement officials immediately.