



**PREAUTHORIZED CREDIT AND DEBIT  
SERVICES, TERMS AND CONDITIONS  
OF ELECTRONIC FUNDS TRANSFER**

**33 North 6th Street • Greybull, Wyoming 82426 • 307-765-4412**

This notice, which is required by federal laws, describes important terms and conditions under which Big Horn Federal provides certain preauthorized debit and credit services to you by electronic media.

Our services allow you to authorize companies, or others which you designate, to automatically collect payments owed to them by you from your account. These payments would include preauthorized ACH debit entries, electronic check conversion entries, WEB code transactions, TEL code transactions, and fees associated with Returned Check entries. Our services also allow recurring deposits, such as social security or payroll deposits, to be deposited electronically into your account.

We will disclose information to third parties about your transfers as follows:

1. Where it is necessary for completing the transfers; or
2. To verify the existence and condition of your account; or
3. To comply with government agency or court orders; or
4. If you give us your written permission.

You will receive a monthly statement showing all transfers in your checking account and your savings account can be updated by bringing in your passbook to one of our offices. If you believe someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address shown in this notice. If we do not complete a transfer to or from your account on time, or in the correct amount according to our agreement with you, we will be liable for your losses and damages. There are exceptions, however, which are:

1. If through no fault of ours, you do not have enough money in your account to make the transfer; or
2. If circumstances beyond our control (such as fire) prevent the transfer despite reasonable precautions we have taken.

You may stop these payments by calling or writing us in time for us to receive your request three business days before the payment is scheduled to be made. If you call, a written request must follow within 14 days after you call. If you order us to stop one of these payments three business days ahead of time and we do not do so, we will be liable for your losses and damages.

**IN CASE OF ERRORS OR QUESTIONS**

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**Greybull:** John J. Coyne, Jr.

P.O. Box 471  
33 North 6th Street  
Office Hours -  
9:00 a.m. to 5:00 p.m., Monday-Friday  
Phone - (307) 765-4412

**Powell:** Cheryl Elliot

P.O. Box 821  
151 East 1st Street  
Office Hours -  
Lobby: 9:00 a.m. to 4:00 p.m., Monday-Friday  
Drive-up: 9:00 a.m. to 5:00 p.m. Monday-Friday  
Phone - (307) 754-9501

**Thermopolis:** Brian Green

643 Broadway  
Office Hours -  
Lobby: 9:00 a.m. to 4:00 p.m., Monday-Friday  
Drive-up: 7:30 a.m. to 5:00 p.m., Monday-Thursday  
7:30 a.m. to 5:30 p.m., Friday  
Phone - (307) 864-2156

**Cody:** Ken Stockwell

1701 Stampede Avenue  
Office Hours -  
Lobby: 9:00 a.m. to 4:00 p.m., Monday-Friday  
Drive-up: 7:45 a.m. to 5:15 p.m., Monday-Friday  
Phone - (307) 587-5521

**Worland:** Evelyn Bowling

1006 Big Horn Avenue  
Office Hours -  
Lobby: 9:00 a.m. to 5:00 p.m. Monday-Friday  
Drive-up: 8:30 a.m. to 5:00 p.m., Monday-Thursday  
8:30 a.m. to 5:30 p.m., Friday  
Phone - (307) 347-6196

**Lovell:** Tracy Beal

P.O. Box 218  
147 East main Street  
Office Hours -  
Lobby: 9:00 a.m. to 5:00 p.m., Monday-Friday  
Phone - (307) 548-2703