

Debit Card Alerts Terms and Conditions

State Bank of Downs/Berkley Bank Debit Card Alerts allow you to receive notices concerning purchases and withdrawals from your debit card. By signing up to receive one or more of the notices offered by State Bank of Downs/Berkley Bank, you acknowledge that you are aware of and agree to abide by the following terms and conditions.

State Bank of Downs/Berkley Bank Debit Card Alerts allow you to request and receive text message and/or e-mail alerts about your debit card activity. We send Debit Card Alerts to you based on the instructions you provide to us. The e-mail address you provide is neither reviewed nor verified by State Bank of Downs/Berkley Bank prior to or following activation of Debit Alerts. You hereby acknowledge and accept that each Debit Card Alert is sent to you without being encrypted.

You may receive Debit Card Alerts through a text or web-enabled mobile device, an e-mail account that is accessed via a personal computer, or both. It is your responsibility to determine if your mobile service provider supports text messaging and your telephone or other mobile device is capable of receiving text messages. State Bank of Downs/Berkley Bank Debit Alerts are subject to the terms and conditions of your agreement(s) with your cellular phone carrier and/or internet service provider. You are responsible for any fees imposed by your cellular phone service and internet service provider.

You acknowledge and agree that your receipt of any State Bank of Downs/Berkley Bank Debit Card Alerts may be delayed or prevented by factor(s) affecting your cellular phone service provider, internet service provider(s) and other factors outside State Bank of Downs/Berkley Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each debit alert. You agree to not hold State Bank of Downs/Berkley Bank, its directors, officers, employees and agents liable for losses or damages, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of a Debit Card Alert; (b) inaccurate or incomplete content in a Debit Card Alert; or (c) your reliance on or use of the information provided in a Debit Card Alert for any purpose.

State Bank of Downs/Berkley Bank provides this service as a convenience to you for information purposes only. State Bank of Downs/Berkley Bank does not charge a fee for this service. A Debit Card Alert does not constitute a bank record for the deposit or debit card account to which it pertains. State Bank of Downs/Berkley Bank reserves the right to terminate its Debit Card Alerts service or begin charging a fee for this service at any time without prior notice to you.