

Questions?

If you have any questions about the information described in the notice, please contact us at
785.335.2243
or
bankwithastra.com

Uniform Commercial Code Article 4A (UCC4A)

The Automated Clearing House (ACH) is an electronic payment network used by individuals, corporations, businesses, financial institutions and government entities. The ACH Network allows the transfer of either deposits or withdrawals to a savings or checking account (aka: a demand deposit account).

The Uniform Commercial Code Article 4A (UCC 4A) applies to wholesale credit transfers to your account through the ACH process. Astra Bank gives credit to you, the customer, when the bank receives credit for any electronic deposit from the Federal Reserve Bank. The bank does not give you a next-day notice when an electronic deposit is made to your account through ACH. We will continue to notify you of electronic deposits via your bank statement. You can also check for these notices using the 24-hour Teller Phone service (available at 1-800-536-2268) and Online banking, available at no charge. The description for the electronic deposit is printed to the left of the amount on your bank statement.

UCC 4A Disclosures Regarding Electronic "Wholesale Credit" Transactions

Credit given by Astra Bank to you with respect to an automated clearing house credit entry is provisional until the bank receives final settlement for such entry through a Federal Reserve Bank. If the bank does not receive such final settlement, you are hereby notified and agree that the bank is entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, the bank is not required to give next-day notice to you of receipt of an ACH item and the bank will not do so. However, the bank will continue to notify you of the receipt of payments in the periodic statements we provide to you.

The bank may accept on your behalf payments to our account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.



What You Need to Know

about how Astra Bank uses your personal information.



Federal law allows financial institutions to share information such as your account information and credit history in limited situations. In some cases, these laws also allow you to limit some of this information sharing. The same laws require us to inform you of how we collect, share and protect your personal information. Please read this notice carefully to help you understand what is allowed and not allowed with the sharing of your information.



Why Astra Bank shares information

All financial companies need to share information about their customers' accounts in order to conduct day-to-day business. For instance, your account number will be provided to another financial institution to process your transactions and maintain your accounts. We may also use this information to help our marketing partners or a company affiliated with Astra Bank to reach you with appropriate messages.

What we mean by "personal information"

The type of information we collect and share depends on the types of Astra products or services you use. Generally it consists of information such as:

- Social Security number • Account balances • Checking account information • Credit Card information and other debt • Credit history and credit scores •
- Should you no longer use Astra Bank services, we can continue to share your information as described in this notice.

Information collection methods

Astra Bank collects your information in several different ways:

- When you apply for a loan or apply for financing • When you apply for insurance or deposit money • When you give us your contact information •

Security of your information

We go to great lengths to protect your personal information from unauthorized access and use. Astra Bank uses security measures that comply with federal law, including computer safeguards and secured files and buildings.

Reasons we can share your personal information	Does Astra Bank share?	Can you limit this sharing?
For everyday business purposes– Such as processing transactions, maintaining account(s), responding to court orders and legal investigations, to report to credit bureaus	Yes	No
For marketing purposes– To offer you our products and services	Yes	No
For joint marketing with other financial companies–	Yes	No
For our affiliates' normal business purposes– To provide information about your transactions and experiences	Yes	No
For our affiliates' normal business purposes– To provide information about your creditworthiness	No	We don't share
For our affiliates to market to you–	No	We don't share
For non-affiliates to market to you–	No	We don't share

Definitions of terms:

Affiliates: Companies related by common ownership or control, such as Nuss-Ackerman Insurance. They can be financial and non-financial companies.

Non-affiliates: Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing: A formal agreement between non-affiliated financial companies, such as Haberfeld & Associates, that, together, market financial products or services to you.

How you can limit information sharing

As you can see, Astra Bank is limited with whom it can share your personal information. Federal law also gives you the right to limit this information sharing in the following situations:

- Sharing with affiliated companies for normal business purposes, information about your creditworthiness
- Sharing with affiliated companies for marketing purposes
- Sharing with non-affiliates for marketing purposes

State laws and individual companies may give you additional rights to limit sharing.