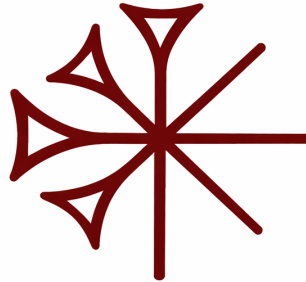




The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual



THE COUNTRY BANK OF NEEDHAM

Bank Policies, Disclosures & Account Agreements Manual

The Country Bank of Needham

Routing Number: 913503623

This manual compiles consumer disclosures, account agreements, regulatory notices, and operational policies commonly published by U.S. financial institutions. It includes consumer protection disclosures, payment network terms, account contract provisions, and electronic banking agreements.



The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Deposit Account Agreement

Opening or maintaining a deposit account constitutes acceptance of the bank's account agreement.

Accounts are subject to transaction processing rules, fee schedules, and applicable banking laws.

The bank reserves the right to amend account terms with notice as required by law.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Truth in Savings Disclosure (Regulation DD)

Truth in Savings regulations require banks to disclose interest rates, fees, and account terms.

Annual Percentage Yield (APY) reflects the interest earned over a one-year period based on compounding.

Interest may be calculated using the daily balance method.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Funds Availability Policy (Regulation CC)

Our policy is to make funds available as quickly as possible while complying with federal regulations.

Certain deposits may be subject to extended hold periods.

Exception holds may apply for large deposits or new accounts.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Electronic Funds Transfer Disclosure (Regulation E)

Electronic transfers include ATM withdrawals, debit card transactions, and ACH transfers.

Customers must report unauthorized electronic transfers promptly to limit potential liability.

The bank investigates reported errors according to federal consumer protection regulations.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Check 21 Substitute Check Consumer Rights

A substitute check is a legal copy of the original check.

Customers may request expedited recredit if a substitute check error occurs.

These rights are established under federal Check 21 regulations.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Privacy Policy (GLBA)

The Gramm■Leach■Bliley Act requires financial institutions to disclose how customer information is collected and shared.

The bank maintains administrative, technical, and physical safeguards to protect customer data.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Debit Card and ATM Services

Debit cards allow withdrawals and purchases through payment networks.

Transactions may be processed through Visa, Mastercard, or other networks.

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Bank Policies, Disclosures & Account Agreements Manual

Cardholder Agreement

Cardholders must safeguard their cards and personal identification numbers.

Lost or stolen cards should be reported immediately.

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Bank Policies, Disclosures & Account Agreements Manual

ACH Authorization Agreement

Automated Clearing House transactions require customer authorization.

Customers may revoke authorization for recurring debits according to NACHA rules.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

Wire Transfer Agreement

Wire transfers are processed through domestic or international payment systems.

Once processed, wires may be final and irrevocable.

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Bank Policies, Disclosures & Account Agreements Manual

Remote Deposit Capture Agreement

Remote deposit capture allows customers to deposit checks using image capture technology.

Deposited items must meet image quality and endorsement requirements.

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Fraud Reporting Procedures

Customers should report suspected fraud immediately.

Prompt reporting helps limit potential financial loss.

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The Country Bank of Needham

Bank Policies, Disclosures & Account Agreements Manual

BSA / CIP Disclosure

Federal law requires financial institutions to verify the identity of customers opening accounts.

The bank may request identifying documents to comply with federal regulations.

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Merchant Card Acceptance Rules

Merchants accepting payment cards must comply with network operating rules.

Failure to comply may result in penalties or termination of merchant services.

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Business Account Disclosures

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Consumer Liability Limits

Timing of Notice	Maximum Liability
Before card reported lost	Up to \$50
After 2 business days	Up to \$500
After 60 days from statement	Potentially unlimited



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Revision History

Version	Date	Description
1.0	2026	Initial publication of disclosure manual