



Jonestown Bank & Trust Co.  
bankjbt.com

September 14, 2007

**Subject: Federal law governing small dollar amount point-of-sales terminal receipt requirement revised in August 2007.**

Dear valued customer,

Over a course of several years, consumer preferences have changed from paying for small dollar items with cash to using an ATM or debit card. The Federal Reserve Board reports that providing receipts for small dollar transactions (i.e. vending machines, mass transit, and parking meters) has been impractical for many merchants. As a result, the federal law that governs electronic transactions has been changed effective August 6, 2007. Now, merchants are exempt from providing a receipt for ATM and debit card transactions under \$15.00.

As merchants update their systems to reflect this regulatory change, the places where debit cards can be used will expand. Soon, you may be able to use your JBT Debit MasterCard Card to speed up your morning newspaper and coffee purchase at a local convenience store or to buy a candy bar at a vending machine. However, it is important to remember that these transactions will be deducted from you account and you should record these amounts in your checkbook register. An easy way to monitor your transactions is by using JBT's internet banking services.

Procedures for resolving errors have not been effected by this rule change. You are still protected against unauthorized transactions so: continue to promptly review your periodic statements. If your card is lost or stolen, notify the bank immediately.

If you have any questions about how this change affects you, please ask us at any branch location.

Thank you.