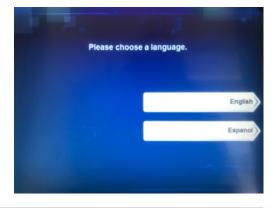
ATM & DEBIT CARD GUIDE

HOW TO WITHDRAW CASH AT AN IN-BRANCH ATM

You can withdraw cash surcharge fee from any of Vermont Federal's ATMs as well as from ATMs within the Falcon ATM network. Check our website for a listing of the ATMs within the Falcon network. (Be sure to choose a location where it does not indicate that foreign fees may apply.)

Step 1

To begin you will need to insert your card into the ATM. Select the appropriate language on the screen.



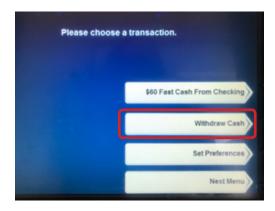
Step 2

Next, it will prompt you to enter your PIN. Click the button next to "**Press if correct**" when finished.



Step 3

Choose "Withdraw Cash" on the screen.



Step 4

The screen will prompt you to choose the account you'd like to withdraw from. Enter the amount you would like to receive in multiples of 20s. Choose "**OK**". Your cash will then be dispensed from the machine. You will be given the option to print a receipt.



The maximum you can withdraw at the ATM daily is \$500.

