

This Online Services Access Agreement (the "Agreement") contains the terms and conditions governing your use of online and mobile electronic services (the "Online Financial Services") and any applicable software products and associated documentation we may provide through online and mobile applications, or to use the products, services or functionality offered through online and mobile applications ("Software").

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GENERAL TERMS APPLICABLE TO ALL USERS

You may use the Online Financial Services to access your deposit accounts and or loan accounts and many other products you maintain with us (collectively, the "Eligible Accounts"). You agree to provide us with a valid electronic mail address for access to Online Financial Services. Your electronic mail address is used to send confirmations of activity within Online Financial Services including but not limited to profile changes and transaction confirmations. You may also use the Online Financial Services to access such products and services as are available from time to time through the Online Financial Services as then disclosed at our bank's website (the "Website") including, without limitation, conducting transactions and obtaining balance information, transaction history, and other information concerning your Eligible Accounts through Online Banking or other personal financial software ("Personal Online Banking"), securemail, eStatements and other Internet-accessible services. In some instances your balances and transaction histories might only reflect activity conducted through the close of the previous business day. We may, from time to time, introduce new Online Financial Services. When this happens, we will update our Website to include them. By using an Online Financial Service, you agree to be bound by the terms contained in this Agreement at that time.

You are responsible for obtaining, installing, maintaining and operating all software, hardware or other equipment necessary for you to access and use the Online Financial Service. This responsibility includes, without limitation, your utilizing up-to-date web-browsers and access devices and the best commercially available encryption, antivirus, anti-spyware, and internet security software. Except as specifically provided in this Agreement or where applicable law requires a different result, neither we nor our service providers or other agents will be liable for any loss or liability resulting in whole or in part from any act or failure to act of your equipment or software, or that of an Internet browser provider such as Google (Google Chrome browser), Microsoft (Microsoft Edge browser) or Mozilla (Firefox browser) or other browsers not named in this Agreement, by an Internet access provider, by an online service provider or by an agent or subcontractor of any of them, nor will we or our service providers or other agents be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of your access to or use of, or failure to obtain access to Online Financial Services.

You agree not to use the Online Financial Service or the content or information in any way that would:

- infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy;
- be fraudulent or involve the sale of counterfeit or stolen items, including but not limited to use of the Online Financial Service to impersonate another person or entity;
- violate any law, statute, ordinance or regulation (including without limitation those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising);
- be false, misleading or inaccurate;
- create liability for us or cause us to lose (in whole or in part) the services of our third-party provider;

- be defamatory, trade libelous, unlawfully threatening or unlawfully harassing;
- may potentially be perceived as being obscene or pornographic or contain child pornography, or racially, ethnically, or otherwise objectionable;
- interfere with or disrupt computer networks connected to Online Financial Service;
- interfere with or disrupt the use of the Online Financial Service by any other user;
- access the information and content manually by request and not programmatically by macro or other automated means; or
- use Online Financial Service in such a manner as to gain unauthorized entry or access to the computer systems.

DEFINITIONS

Unless the context clearly provides a contrary meaning, then in this Agreement the words:

- "we", "us", and "our" refer to Central Bancompany, Inc. and any of its affiliates or direct or indirect subsidiaries to the extent they hold an Eligible Account or provide an Online Financial Service;
- "you", "your" or "yourself" refer to the owner(s) of an Eligible Account; and
- "Business Day" refers to Monday through Friday excluding national holidays recognized by the Federal Reserve Bank.

ACCEPTANCE AND EFFECTIVENESS OF AGREEMENT

When you access, use or permit others to use or access the Online Financial Services you accept and agree to the terms and conditions of the Agreement. Please access and review this Agreement regularly. If you find the Agreement unacceptable to you at any time, please discontinue your use of the Online Financial Services.

RELATION TO OTHER AGREEMENTS

Your use of the Online Financial Services may also be governed by other agreements between us concerning your Eligible Accounts. Acceptance of this Agreement does not change or diminish the terms of any other agreements between us concerning the Eligible Accounts unless this Agreement expressly indicates that to be the case. Additionally, each Eligible Account and Online Financial Service will be subject to:

- the terms or instructions appearing on a screen when using the Online Financial Services;
- securities, procedures, and policies applicable to each Eligible Account and Online Financial Service;
- the rules and regulations of any funds transfer system used in connection with an Online Financial Service; and
- applicable state and federal laws and regulations.

GENERAL PROVISIONS

A. Termination

Unless otherwise required by applicable law, we may terminate this Agreement and/or your access to any Online Financial Service, in whole or in part, at any time for any reason without prior notice.

Access to the Online Financial Services, in whole or in part, may be reinstated by us, at our discretion, at any time. If reinstated, the then current terms of this Agreement will control.

If you do not access your Eligible Accounts via the Online Financial Service for any three (3) month period, we may inactivate or terminate your Service, including but not limited to any add on products and services such as Bill Pay Service, *Zelle*, Money Manager and Mobile Check Deposit.

B. Changes

Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement from time to time and at any time. When changes are made, we will update this Agreement at the Website. The Website will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing using the Online Financial Service. Changes to fees or terms applicable to Eligible Accounts are governed by the agreement otherwise governing the applicable account.

C. Assignment

We may assign our interest in this Agreement to Central Bancompany, Inc. or future direct or indirect subsidiaries of Central Bancompany, Inc. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

User may not assign this Agreement. This Agreement shall be governed by the laws of the state where Bank is located and of the United States. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

D. Notification

You agree that by using the Online Financial Service, all notices or other communications which we may be required to give you arising from our obligations under this Agreement or the Online Financial Services may be sent to you electronically to any electronic mailbox we have for you, or at our option, another electronic mail address you provide to us or in any other manner permitted by law.

WAIVER OF REQUIREMENT FOR TWO SIGNATURES

Certain other agreements concerning the Eligible Accounts may provide that two signatures are required for you to transact business on those Eligible Accounts. We agree that such requirements are impractical in the context of the Online Financial Services and will not apply when you are employing the Online Financial Services to access the Eligible Accounts. You will not require us to verify two signatures under such circumstances and release us from any liability in connection therewith. Any person who is authorized to act as a signer on your Eligible Accounts may act individually without the joinder of any other person to make electronic or telephone transfers (including online bill payments from your Eligible Account), even though that person's authority to transfer or withdraw funds from an Eligible Account by some other means must be exercised jointly with one or more other individuals.

SECURITY

You will initially select a password and multi-factor authentication that will give you access to your Eligible Accounts through the Online Financial Service. This password and multi-factor authentication can be changed within the Online Financial Service. We recommend that you change your password and multi-factor authentication regularly. We are entitled to act on instructions received under your password. For security purposes, it is recommended that you memorize the password and multi-factor authentication and do not write it down. You are responsible for keeping your password and multi-factor authentication and Eligible Account information confidential. Contact us immediately if you believe that your password and multi-factor authentication may have been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, or if you suspect any fraudulent activity on your account.

LIABILITY

Our liability to you is explained in any agreements, notices, and disclosures that we separately provide to you from time to time regarding your Eligible Accounts and Online Financial Services. This section explains our liability to you only to the extent that our liability has not been separately disclosed to you by any of these agreements, notices, or disclosures. Under no circumstances will we have any liability to you for failing to provide you access to your Eligible Accounts or Online Financial Services. Furthermore, unless otherwise required by applicable law, we will only be responsible for performing the Online Financial Services as expressly stated in this Agreement, and will only be liable for material losses incurred by you to the extent such losses directly result from our gross negligence or intentional misconduct in performing the Online Financial Services.

IN NO EVENT WILL WE HAVE LIABILITY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE OR INDIRECT LOSS OR DAMAGE WHETHER OR NOT ANY CLAIM FOR SUCH DAMAGES IS BASED ON TORT OR CONTRACT OR WE KNEW OR SHOULD HAVE KNOWN THE LIKELIHOOD OF SUCH DAMAGES IN ANY CIRCUMSTANCES.

We will not be obligated to honor, in whole or in part, any transaction or instruction which:

- is not in accordance with any term or condition applicable to the relevant Online Financial Service or Eligible Account;
- we have reason to believe may not be authorized by you or any third person whose authorization we believe is necessary or involves funds subject to a hold, dispute, restriction or legal process we believe prevents their withdrawal;
- would result in us exceeding any limitation of our intraday net funds position established pursuant to present or future Federal Reserve guidelines;
- would violate any applicable provision of any risk control program of the Federal Reserve or any applicable rule or regulation of any other federal or state regulatory authority;
- is not in accordance with any other requirement of our applicable policies, procedures or practices; or
- we have reasonable cause not to honor for our or your protection.

A. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Online Financial Service. Except to the extent that we are liable under the terms of this Agreement or an agreement that otherwise governs your Eligible Account, you as an owner of an Eligible Account agree to indemnify and hold us, our directors, officers, employees and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with an Eligible Account or the performance of an Online Financial Service.

B. Third Parties

Except as specifically provided in this Agreement or where applicable law requires a different result, neither we nor our service providers or other agents will be liable for any loss or liability resulting in whole or in part from any act or failure to act of your equipment or software, or that of an Internet browser provider such as Google (Google Chrome browser) or Mozilla (Firefox browser) or other browsers not named in this Agreement, by an Internet access provider, by an online service provider or by an agent or subcontractor of any of them, nor will we or our service providers or other agents be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of your access to or use of, or failure to obtain access to Online Financial Services.

In addition to our Online Financial Services, you may access services offered by third parties not affiliated with Bank. You agree that when you use such services, you will be subject to any terms and conditions established by those third parties, and that this Agreement does not amend any of those terms and conditions. You agree that only the third parties are responsible for such services, and if you have any problems with these third parties, you will contact them directly. Online Financial Services our name and/or on the Website.

ACCESS TO ELIGIBLE ACCOUNTS

You may only access an Eligible Account or use an Online Financial Service if you have a password, or biometric login in lieu of password, and multi-factor authentication and

the necessary hardware and software. You will generally be able to access your Eligible Accounts seven days a week, twenty-four hours a day, through the Website. From time to time, the Online Financial Services may not be available because of system maintenance or circumstances beyond our control. During such times you may call or visit us or use one of our automated teller machines ("ATMs") to obtain information about your Eligible Accounts.

A transfer completed through an Online Financial Service on a business day before 6:00 p.m., Central Time (the "Transfer Cutoff Time") will be posted to your Eligible Account on the same day. Any transfer completed after the Transfer Cutoff Time on a business day or on a non-business day will be posted on the next Business Day.

LINKED ELIGIBLE ACCOUNTS

Accounts are automatically linked to your profile based on your ownership relationship to the account. You may elect to show or hide the accounts through Online Financial Services via Account Preferences. Eligible Accounts may include those without proper ownership with prior consent and approval. Eligible Accounts that are linked together will appear together without regard to their ownership. When an authorized person of an Eligible Account accesses the Online Financial Service, that authorized person will be able to view and access any consumer accounts for which the person is a co-owner or authorized signer.

EXTERNAL ACCOUNTS

You may set up interbank transfer accounts through the Online Financial Services. This allows you to link your Eligible Accounts to your accounts at other financial institutions for making online fund transfers for a maximum of \$2,500.00 per Business day. We reserve the right to modify the limitation on the dollar amount(s) and/or number of transfers that you transmit through Online Financial Services from time to time. In some cases, we will not make all of the funds that you deposit available to you on the first business day after the day of your deposit. If we place such a hold, we will email you the notice by the day after we receive your deposit. Government regulations require that you prove access to said account. You may do so electronically whereby two sub-dollar amounts will be deposited and you verify those amounts through Online Financial Services. Funds transferred to another financial institution are subject to their funds availability policy which determines when those funds are available for withdrawal.

STOP PAYMENTS

If you access the Online Financial Services to initiate a stop payment order on any Eligible Account, we agree to enter the stop payment into the system the day it is received according to our rules and regulations concerning stop payments. This stop payment request will be effective for incoming clearings from other financial institutions on the day of receipt, but may not be effective for checks presented to our tellers on the date the request is made. Prior to requesting a stop payment, you should first verify that the item has not already been posted to the account. If a stopped item has already been paid prior to our entry of the request, we will not be liable for any loss

incurred by you arising from the event. Your stop payment request must describe the item or account with reasonable certainty, and we must receive it in a timely manner that affords us a reasonable opportunity to act on it before the payment is processed. You are responsible for verifying that stop payment orders and cancellations are entered correctly.

ELECTRONIC FUND TRANSFER PROVISIONS

A. Applicability

The provisions in this Section XI apply only to electronic fund transfers that debit or credit a consumer's checking, savings or other asset account and are subject to the Consumer Financial Protection Bureau Regulation E (an "EFT"). We may, when applicable, rely on any exceptions to the provision of this Section XI that are contained in Regulation E. All terms not otherwise defined in this Agreement will have the definitions assigned to them in Regulation E.

B. Your Liability

Your liability for an unauthorized EFT or a series of related unauthorized EFTs will be determined as follows:

- If you notify us within two (2) Business Days after learning of the loss or theft of your password, your liability will not exceed the lesser of \$50.00 or the amount of unauthorized EFTs that occur before notice to us.
- If you fail to notify us within two (2) Business Days after learning of the loss or theft of your password, your liability will not exceed the lesser of \$500.00 or the sum of --
 - \$50.00 or the amount of unauthorized EFTs that occur within the two (2) Business Days, whichever is less; and
 - the amount of unauthorized EFTs that occur after the close of two (2) Business Days and before notice to us, provided we establish that these EFTs would not have occurred had you notified us within that two-day period.
 - You must report an unauthorized EFT that appears on a periodic statement within sixty (60) days of our transmittal of the statement to avoid liability for subsequent transfers. If you fail to do so, your liability will not exceed the amount of the unauthorized EFTs that occur after the close of the sixty (60) days and before notice to us, and that we establish would not have occurred had you notified us within the 60-day period. You may, as applicable, also be liable for the amounts described in the two paragraphs immediately above.
 - If your delay in notifying us was due to extenuating circumstances, we will extend the times specified in the three paragraphs immediately above to a reasonable period.

MOBILE BANKING TO ACCESS TO ELIGIBLE ACCOUNTS

A. Mobile Application

You may access the Online Financial Services from a mobile device running the iOS or Android operating systems by downloading the published version of our Mobile Application (App) from the operating system's respective app store. Using our app to access the Online Financial Services allows you to utilize certain features that are native to the mobile operating systems such as Push Notifications and Biometric Login.

Push Notifications

You may choose to receive alerts related to your Eligible Accounts as a notification delivered via the app ("Push Notification"). Your full account number will not be included in any Push Notification communications from us. You may revoke access to your accounts via the App, and/or stop receiving Push Notifications at any time through Online Banking. In case of questions, please call customer service at (573) 634-1111.

By activating Push Notifications and/or by adding an alert, you consent to delivery of account information in this format. Anyone with access to your mobile device may be able to access the contents of our communications. It is your responsibility to secure your mobile device and to protect your user name and password. We will not bill you for the Push Notification service, or alerts, but your mobile phone carrier may apply standard rates and fees for data. You agree to indemnify, defend, and hold us harmless from any third party claims, liability, damages or costs arising from your use of the App or Push Notifications. We will not be liable to you for special, indirect, or consequential damages.

Biometric Login

Biometric login allows you to log in to the app by using the biometric authentication on your device instead of entering a password (e.g. Fingerprint/Touch ID, Face ID). You must already have the biometric authentication enabled on your device to use this capability. When enabling Fingerprint or Touch ID Login, you are allowing all fingerprints stored on the device to access your account. Therefore, you agree that transactions made on the device involving your account(s) performed by a person whose fingerprint is stored on the device, are authorized by you and you will be responsible for all transactions that person performs, even those transactions you did not intend or want performed. Users should review the device's fingerprint settings before enabling this feature. For Face ID authentication, if you have twins or siblings that look like you and are concerned about their access to your information from our app, we recommend you disable the Face ID feature. Central Bank reserves the right to suspend or disable biometric login at any time.

B. Text Banking

You may send electronic messages from your mobile phone, commonly referred to as "texting", for access to Eligible Accounts via Online Banking ("Text Banking") and receive account activity alerts you have enabled.

For Text Banking and alerts, you agree to provide us with a valid mobile phone number that must be verified for use of the service. Your full account number will not be included in any short message service (SMS), commonly referred to as "texting", communications from us. You are responsible to manage and make changes to your

registered mobile device. By registering a mobile phone number through the enrollment process, you are certifying that you are the account holder for the mobile phone account or have the account holder's permission to register the number.

Message & data rates may apply. Message frequency based on use. Carriers are not liable for delayed or undelivered messages. You may revoke access to your accounts via Text Banking at any time from Online Banking or by texting **"STOP"** to 83318 to opt out. Texting **"STOP"** deactivates the Text Banking service as well as all alerts or messages being delivered to that mobile phone number from our short code. For help text **"HELP"** to 83318. In case of questions, please call customer service at (573) 634-1111.

Supported Carriers:

Alltel AWCC, Associated Carrier Group, AT&T, Boost, Cincinnati Bell, Cricket, Interop, MetroPCS, Rural Carrier Group, T-Mobile, US Cellular, Sprint, Verizon Wireless, and Virgin Mobile.

For information about our privacy and security practices and a link to our U.S. Consumer Privacy Notice, go to our Web site at www.jefferson-bank.com.

By activating Text Banking and/or by adding an alert, you consent to delivery of account information in this format. Anyone with access to your mobile device may be able to access the contents of our communications. It is your responsibility to secure your mobile device and to protect your user name and password. We will not bill you for the Text Banking service, or alerts, but your mobile phone carrier may apply standard rates and fees for SMS messages. You agree to indemnify, defend, and hold us harmless from any third party claims, liability, damages or costs arising from your use of the Text Banking or from you providing us with a mobile phone number that is not your own. We will not be liable to you for special, indirect, or consequential damages.

ACCESS METHODS

There are two (2) ways to access Personal Online Banking: (1) personal financial software such as Intuit® Quicken ("Personal Financial Software"); or (2) Internet access. You chose either or both methods of access when you enrolled in Personal Online Banking.

If you chose Personal Financial Software, you will be responsible for purchasing a version which supports Personal Online Banking services in order to use or to access your accounts. We will not supply or be responsible for any Personal Financial Software, user's guides or upgrades.

We have no control over and will not be responsible for the content of any Personal Financial Software, and no part of such content will affect or be considered a part of this Agreement. You acknowledge and agree that your use of Personal Financial Software is solely your decision, and you are responsible for any and all resulting liability or issues.

Please note that if you chose both Personal Financial Software and Internet access, you will be able to use them interchangeably. A fee may be associated with the use of Personal Financial Software in accessing your accounts.

ELECTRONIC STATEMENTS AND NOTIFICATIONS

A. Availability

You may choose to receive your monthly statements of account electronically through eStatements rather than paper statements of account. The eStatements will be made available to you each month at the same time a paper statement would be available. An eStatement notification will be sent to you when notice is available online. eStatements satisfies our obligation to provide you a statement of account as required by Article 4-406 of the Uniform Commercial Code.

B. Paper Statements

If you choose to receive eStatements electronically, you will no longer receive paper statements of account by U.S. mail. You will no longer be charged a monthly fee of \$5.95 for the Bill Pay Service if you receive your monthly statement of accounts on a qualifying account electronically with eStatements.

C. Notifications

Registering for an eStatement automatically registers you to receive other notifications electronically. Notifications that you may receive electronically include, but are not limited to: CD Renewal, Advice of Debit, NSF Notices, and Notice of Advance. Unless configured otherwise, you will receive these notifications by the same method used to deliver your eStatement.

ALERTS

Personal Online Banking provides you with the ability to set and receive electronic alerts to the electronic mail address(es) you have provided to us and for us to communicate service information to you. You may set alerts to obtain information regarding certain activities that may impact your Eligible Account(s). You agree to provide and to maintain a current electronic mail address with us. We agree to use reasonable commercial efforts to provide the alerts to you, but will have no liability or responsibility for your failure to receive such alerts due to:

- An incorrect electronic mail address,
- Failure of the communication methods (Internet, telephone, etc.), or
- Any other reason beyond our control.

FEES

A. The Service

There is a fee of \$5.95 per month for the Bill Pay Service. Fees separately disclosed to you in connection with an Eligible Account or online services apply when using the Online Financial Service. Other fees may be assessed and billed separately by your Internet and/or telephone service provider. If you have a qualifying account and choose to receive an electronically transmitted statement ("eStatement") rather than a statement of account on paper, then the monthly fee for the Bill Pay Service will be waived.

B. Payment Account

You are required to designate a deposit account with us from which fees for Online Financial Services will be debited (your "Payment Account"). You authorize us to charge your Payment Account for the fees. If you close your current Payment Account, you must notify us and designate a new deposit account that will be your Payment Account. Additionally, if you close all your Eligible Accounts, you must notify us to cancel your Online Financial Services.

C. Miscellaneous Fees And Charges

The fees that have been separately disclosed to you in connection with your Eligible Account(s) will continue to apply to those account(s) and to your Online Financial Services.

BILL PAY SERVICE

A. Outline Of Bill Pay Service

You may schedule bill payments through the Online Financial Services (the "Bill Pay Service") for your current, future or recurring bills from a money market checking account or from a checking account eligible for FDIC insurance (a "Bill Pay Account") up to a maximum of \$25,000.00 each Business Day. A maximum limit of \$10,000.00 per payee each Business Day is imposed for expedited payments.

There is no limit to the number of payments that may be authorized through the Bill Pay Service. You may pay anyone approved by us for payment through the Bill Pay Service that has a United States address. We are able to process any payments to federal, state, local tax agencies or court ordered payments; however, no payment guarantee will be associated with these payments. By furnishing us with the names of your payees and their addresses, you authorize us to follow the payment instructions to these payees that you provide us via the Online Financial Services. The Bill Pay Service is intended only for your use. Any attempt to use the Bill Pay Service to process payments for third parties is prohibited and grounds for termination of your Bill Pay Service.

B. No Duty To Monitor Payments

We do not have any duty to monitor the payments that are made through the Bill Pay Service. You assume the entire risk of loss and agree to indemnify and hold us, our directors, officers, employees and agents harmless from all loss, liability, claims,

demands, judgments and expenses arising out of or in any way connected with your use of the Bill Pay Service.

C. Stop Or Change Instructions

You have the right to stop or change any scheduled bill payment. However, you must cancel a payment by no later than 3:00 p.m. (Central Time) on the date the payment is scheduled to be sent (the "Send On Date") by using the Bill Pay Service, or by calling us at (800) 752-9998. We must receive your stop payment request with enough details in a timely manner that will allow us to process the stop payment before the payee presents the check for payment. Payments that are in process cannot be canceled or stopped.

D. Scheduling And Payment Processing

When we receive a payment instruction (for the current or a future date), we will transfer funds to the payee on your behalf from the funds in your Bill Pay Account on the Send On Date.

We will not be obligated to make a payment unless your Bill Pay Account and/or linked overdraft protection plan has sufficient funds or credit availability to pay the bill on the Send On Date. If your Bill Pay Account closes, all pending payments associated with that account will be canceled.

Although you can enter payment instructions through Online Financial Services 7 days a week, 24 hours a day, excluding maintenance and other availability windows, payments will be processed only on Business Days.

We may remit your payments by mailing your payee a check drawn on the selected checking account, by an electronic payment method, or by other means. In order to provide sufficient time for payments to be received by your payees, the date on which the payment should be delivered (the "Deliver By Date") must be at least one (1) Business Day prior to the date your payment is due, including any applicable grace periods for first mortgage payments (the "Due Date").

If we pay the payee by issuing a check drawn on the selected checking account that account will be charged when the check is presented to us for payment in the same manner as a check you have written on that account. If we pay the payee by an electronic method, the selected checking account will generally be charged on the Send On Date. Any standard account fees applicable to checks and electronic payments, including non-sufficient funds (NSF) and overdraft (OD) fees, apply to these payments.

Since there is a possibility that your payment will be received by the payee before the Deliver By Date, **you should make sure there are sufficient available funds in the selected Bill Pay Account on the Send On Date for each payment.**

Payments must be scheduled before 3:00 p.m. (Central Time) to be effective the same Business Day. Expedited payments must be scheduled before 6:00 p.m. (Central Time) to be effective the same Business Day.

E. Bank Errors

If we do not properly complete a bill payment on time or in the correct amount, we will pay any late fees or finance charges (not to exceed \$50.00) which you reasonably incurred as a result as long as your account was in good standing with the payee prior to this incident. We will also be liable to you if we fail to stop a payment pursuant to your order to do so, so long as your order describes the payment with reasonable certainty and is received at a time and in a manner that affords us a reasonable opportunity to act on it before the payment is sent. Except as stated in this Agreement, any stop payment provisions of any agreement otherwise governing your Eligible Account that is applicable to checks will also apply to the Bill Pay Service. We will not be responsible for any charges imposed on any other action taken by a payee resulting from a payment that you have not scheduled properly, including any applicable finance charges and late fees. In addition, we will not be liable if any third party through whom any bill payment is to be made fails to properly transmit the payment to the intended payee. We will also not be liable if there are insufficient available funds or credit availability in your Bill Pay Account and/or overdraft protection plan; if a legal order directs us to prohibit withdrawals from the Bill Pay Account; if the Bill Pay Account is closed or frozen; or if any part of the electronic funds transfer system is not working properly. We will not be liable for indirect, special, or consequential damages arising out of the use of the Bill Pay Service. We do not recognize "Grace Periods," "Pay To," or "Late After" dates when considering the reimbursement of late fees or finance charges.

F. Accounts Accessible By More Than One Person

Joint account holders may use the same account as their funding account for their individual Bill Pay Service. As such, each account holder has the same right of access to account activity such as notifying us of suspected loss or fraud or canceling the Bill Pay Service, etc. Each such owner may individually enroll in the Bill Pay Service and each such enrolled person needs a unique password. Each such person will have his/her own payee list and payment history.

G. Termination Of Bill Pay Service

If you have the Bill Pay Service and do not schedule or process a payment via the Bill Pay Service for any three (3) month period, we may terminate your Bill Pay Service. Additionally, if you close your current Bill Pay Account within thirty (30) days, you must notify us and designate a new deposit account that will be your Bill Pay Account, or we may terminate your Bill Pay Service. If we terminate your Bill Pay Service, your online bill payment information will be lost, and all pending payments will be canceled. If you decide to terminate the Bill Pay Service, we strongly suggest that you cancel all future bill payments at the same time that you cancel your Bill Pay Service. This will ensure that future payments made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your Bill Pay Service has been terminated. Termination of the Bill Pay Service will not automatically close your Eligible Accounts.

MONEY MANAGER

A. Description Of Money Manager

You may access services offered by third party, as the Online Financial Services through a personal financial management tool that allows you to better manage your information by consolidating it in one place ("Money Manager"). Money Manager uses proprietary technology to allow you to retrieve, view, and maintain information you have available at various financial websites you designate, but all within one convenient service. All of your Eligible Accounts are automatically added to Money Manager.

You may add information about accounts accessible at other websites that you maintain at other financial institutions to Money Manager. When you use Money Manager to access a third party website you designate, you agree to the following:

1. You authorized us and our providers to access the third party websites and accounts you designate to retrieve account information on your behalf, and you appoint us as your agent for this limited purpose. In addition, you hereby grant us and our providers as your true and lawful attorney-in-fact, with full power of substitution and resubstitution, for you and in your name, place and stead, in any and all capacities, to access third party websites, retrieve account information, and use your information, for the purpose of accessing your accounts and operating Money Manager, with full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person.
2. You represent that you are a legal owner of the accounts at third party websites which you include in Money Manager and that you have the authority to
 1. designate us as your agent,
 2. use Money Manager and
 3. give us your passwords, usernames, and all other information you provide.
3. **YOU AGREE AND ACKNOWLEDGE THAT WHEN WE ACCESS AND RETRIEVE INFORMATION FROM THE THIRD PARTY WEB SITE, WE ACT AS YOUR AGENTS, AND NOT THE AGENTS OR ON BEHALF OF THE THIRD PARTY.**
4. Money Manager does not have the capability to initiate transactions affecting your financial accounts or provide notices or instructions affecting such financial accounts. You are responsible for all fees charged by the third party in connection with such transactions and accounts, and you agree to comply with the terms and conditions of those accounts. If you have a dispute or question about any transaction on such site, you agree to direct these to the account provider.
5. Third party web sites shall be entitled to rely on the above authorizations, agency and power of attorney granted by you.
6. Money Manager is not sponsored or endorsed by any providers of the third party accounts you access through Money Manager, except for us.
7. Balances shown on Money Manager for external accounts reflect the most recent refresh and may not be accurate if a refresh was not successfully completed or the information obtained during the refresh from the third party is otherwise not accurate or current. Balances shown on Money Manager for accounts with us are up-to-date as of the end of the previous Business Day. Data and information are provided for informational purposes only and is not intended for trading or

transactional purposes. You agree that we are not liable for any errors or delays in the content, or for any actions taken in reliance thereon. The services which you may be able to access through Money Manager are services of the listed institutions. Money Manager provides links to selected institutions for your convenience only. We do not endorse or recommend the services of any institution. The third party institution you select is solely responsible for its services to you. We are not liable for any damages or costs of any type arising out of or in any way connected with your use of the services of the institution.

8. You may also add information into Money Manager for accounts not available at other websites or which are not linked to Money Manager. In such case, you are solely responsible for the accuracy of such information.

B. Provide Accurate Information

You represent and agree that all information you provide to us in connection with Money Manager is accurate, current and complete, and that you have the right to provide such information to us for the purpose of operating Money Manager. You agree to not misrepresent your identity or your account information. You agree to keep your account information up-to-date and accurate.

C. Proprietary Rights

You are permitted to use content delivered to you through Money Manager only on Money Manager. You may not copy, reproduce, distribute, or create derivative works from this content. Further, you agree not to reverse engineer or reverse compile any of Money Manager technology, including but not limited to, any Java applets associated with Money Manager.

D. Restriction On Commercial Use Or Resale

You agree not to resell or make any commercial use of the services in Money Manager.

E. Your Indemnification Of The Bank

When you use Money Manager, unless caused by our intentional misconduct or gross negligence, you agree to protect and fully compensate us and our service providers and affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorney's fees) caused by or arising from your use of Money Manager, your violation of this Agreement or your infringement, or infringement by any other user of your account, of any intellectual property or other right of anyone.

F. Money Manager Service Limitations

We want to make your use of Money Manager easy and productive, but we cannot always foresee or anticipate technical or other difficulties. These difficulties may result in loss of data, personalization settings or other Money Manager interruptions. With respect to Money Manager, we do not assume responsibility for the timeliness, deletion,

mis-delivery or failure to store any user data, communications or personalization settings.

G. Third Party Products And Money Manager

You agree to exercise caution when browsing on the internet and to use good judgment and discretion when obtaining or transmitting information or making purchases.

H. Privacy And Money Manager

We are committed to keeping information about you secure and confidential. Through the Money Manager service, you are able to aggregate information about your accounts from sources other than us so that you may view them in one online location. We will use this information to help optimize your personal use of this service, and to understand what product or service offers may be most beneficial to you. We do not sell or otherwise share your information with outside third party marketers who may want to offer you their own products and services.

I. Changes Or Cancellation

You may cancel your participation in Money Manager by calling us or doing so online. We reserve the right to change or cancel Money Manager at any time without notice. We may also suspend your access to Money Manager at any time without notice and for any reason, including but not limited to your non-use of Money Manager. You agree that we will not be liable to you or any third party for any modification or discontinuance of Money Manager.

J. Third Party Beneficiary

You agree that our providers may rely upon your authorization and grant of a limited power of attorney, the disclaimer of warranties, and the limitation of liability in Money Manager above, and such providers are, for the purposes of those sections, third party beneficiaries to this Agreement, with the power to enforce those provisions as applicable.

MOBILE REMOTE DEPOSIT CAPTURE (RDC)

A. Approval and Acceptance of Services

At our sole and absolute discretion, you may be able to remotely deposit funds with us by transferring check deposit information to us from a mobile device ("Mobile Remote Deposit Services"). Your use of the Mobile Remote Deposit Services constitutes your acceptance of the following terms and conditions of this Agreement. Your continued use of the Mobile Remote Deposit Services after a change in this Agreement and/or the Mobile Remote Deposit Services constitutes your acceptance of the changed Agreement and/or Mobile Remote Deposit Services.

B. Eligible Items

You agree to scan and deposit only “checks” as that term is defined in Federal Reserve Regulation CC. An image of a check transmitted to us shall be deemed an “item” as defined in Article 4 of the Uniform Commercial Code. You shall not use the Mobile Remote Deposit Services to transmit any checks or other items for deposit that:

1. Are payable to any person or entity other to you;
2. Are drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signor or joint account holder;
3. Contain an obvious alteration on the check or item, or which you know or suspect, or should know or suspect, is fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn;
4. Were previously converted to a “substitute check” as defined in Regulation CC;
5. Are drawn on a financial institution located outside the United States of America;
6. Are “remotely created checks”, as defined in Regulation CC;
7. Are not payable in currency of the United States of America;
8. Are dated more than six (6) months prior to the date of deposit; or
9. Are prohibited by our procedures relating to the Mobile Remote Deposit Services or which are otherwise not acceptable under the terms of User’s account agreement(s) with Bank.

C. Compliance With Law

You will use the Mobile Remote Deposit Services for lawful purposes and in compliance with all applicable laws, rules and regulations. You will only transmit acceptable items for deposit and will handle the original items in accordance with applicable laws, rules, and regulations. You indemnify and hold us harmless from any damages, liabilities, costs, expenses (including reasonable attorney’s fees) or other harm arising out of or relating to your violation of this paragraph. This indemnity will survive termination of this Agreement and your account relationship with us.

D. Check Requirements

Any image of a check you transmit to us shall accurately and legibly provide all the information on the front and back of the check that appeared on the original check at the time the check was presented to you. Prior to transmitting the check, you will endorse the back of the original check with your signature. All scanned images transmitted to us shall accurately and legibly provide, among other things: (i) the information identifying the drawer and the paying bank that is pre-printed on the check including complete and accurate MICR information and signatures; and (ii) other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the check and any endorsements written on the back of the check. The image quality for the check shall meet the standards for image quality established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

E. Endorsement Of Deposited Items

Checks shall be endorsed by the payee(s) on the reverse side of the check. If a check has two or more payees whose names are joined by the word "and", all payees must endorse the item. If a check has two or more payees whose names are joined by the word "or", only one payee must endorse the check. Third party checks or checks that a payee has endorsed over to someone else ("Pay to the order of") will not be accepted for deposit.

F. Deposit Limits

You may make an unlimited number of deposits using the Mobile Remote Deposit Services so long as the total dollar amount of deposits does not exceed \$2,500.00 in any one (1) banking day and does not exceed \$7,500.00 in any five (5) banking day period. Deposits to new accounts may have lower limits. For new accounts, those open less than 180 days, have lower limits. Customers with new accounts may also make an unlimited number of deposits so long as each item is less than \$500.00, the total dollar amount of deposits does not exceed \$1,000.00 in any one (1) banking day and does not exceed \$3,000.00 in any five (5) banking day period. We reserve the right to modify the limitation on the dollar amount(s) and/or number(s) of deposits that you transmit through the Mobile Remote Deposit Services from time to time.

G. Availability Of Funds

Our policy is to make funds from your check deposit available to you on the first business day after the day we receive your deposit. All deposits received after 6:00 p.m. CST will be on the next business day. Once the funds are available, you can withdraw them in cash, and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will email you the notice by the day after we receive your deposit.

H. Limitations On Services

You might experience technical or other difficulties when using the Mobile Remote Deposit Services. We assume no responsibility for technical or other difficulties you encounter when using the Mobile Remote Deposit Services or any resulting damages you incur. We reserve the right to change, suspend or discontinue the Mobile Remote Deposit Services, in whole or in part, or your use of the Mobile Remote Deposit Services, in whole or in part, immediately and at any time without notice to you.

I. Your Warranties And Indemnification

You represent and warrant as follows:

1. With respect to each image of an original check you transmit to us using the Mobile Remote Deposit Services:

- You are authorized to enforce each item transmitted to us.
- You have possession of each original check deposited using the Mobile Remote Deposit Services and no one will submit the original check for payment.
- The amount, the payee, signature(s), and endorsement(s) on the original check are legible, genuine and accurate.
- You will not deposit or otherwise endorse to a third party the original check or item, and no one will receive a transfer, presentment, or return of, or otherwise be charged for, the item (either the original or a paper or electronic representation of the original) such that they will be asked to make payment based on a check or item that has previously been paid.
- There are no duplicate images of the original check except the digital image of the original check that you transmit to Bank using the Mobile Remote Deposit Services.
- You have not knowingly failed to communicate any material information to us.
- Files and images you transmit to us contain no viruses or other disabling features that might adversely affect our network, data or related systems.
- You will only transmit eligible items.
- Images will meet the image quality standards.
- You will not transmit duplicate items.
- You will not deposit or represent the original item.
- All information you provide to us is accurate and true.
- You will comply with this Agreement and all applicable rules, laws and regulations.

You agree to indemnify and hold us harmless from any loss for breach of the foregoing representations and warranties.

J. Disposal Of Transmitted Items

Upon your receipt of our confirmation that we have received the image of an item, you will properly dispose of the item to ensure that it is not presented for payment a second time by you or anyone else. At our request, you will promptly provide any retained items, or a sufficient copy of the front and back of the item to facilitate the clearing and collection process, to resolve claims by third parties with respect to any item, or for our audit purposes. You are responsible for any loss resulting from your failure to properly dispose of original checks.

K. Securing Images On Mobile Devices

You acknowledge and understand that check images captured on a mobile device remain on the device until the associated deposit has been successfully submitted. You will promptly complete each deposit and ensure that the mobile device is secure until the deposit is completed.

L. Receipt Of Items

We reserve the right to reject any item transmitted through the Mobile Remote Deposit Services, at its discretion, without liability to you. We are not responsible for items not

received for images that are dropped during transmission. An image of an item shall be deemed received when you receive our confirmation that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.

M. Hardware And Software

In order to use the Mobile Remote Deposit Services, you must obtain and maintain, at your expense, compatible hardware and software that we specify from time to time. We are not responsible for any third party software that you might need to use the Mobile Remote Deposit Services. You accept any such software is "as is" subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

N. Errors

You agree to notify us of any suspected errors regarding items deposited through the Services right away, and in no event later than sixty (60) days after the applicable account statement is sent. Unless you notify us within sixty (60) days, such statements regarding all deposits made through the Mobile Remote Deposit Services shall be deemed correct, and you are prohibited from bringing a claim against us for such alleged error.

O. Presentment

The manner in which the items are cleared, presented for payment, and collected shall be in our sole discretion subject to the agreements governing your account(s) with us.

P. Ownership & License

We retain all ownership and proprietary rights in the Mobile Remote Deposit Services, associated content, technology, and website(s). Your use of the Mobile Remote Deposit Services is subject to and conditioned upon your faithful compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Mobile Remote Deposit Services. Among other things, you may not use the Mobile Remote Deposit Services (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to our business interests, or (iii) to our actual or potential economic disadvantage in any aspect. You may use the Mobile Remote Deposit Services only for non-business, personal use in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Mobile Remote Deposit Services.

Q. Email Address

We will send notifications of receipt of remote deposit items to the email address you provide us. You will immediately notify us if you change your email address.

R. Disclaimer Of Warranties

YOUR USE OF THE MOBILE REMOTE DEPOSIT SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED AS AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE MOBILE REMOTE DEPOSIT SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANT ABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT THE MOBILE REMOTE DEPOSIT SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE MOBILE REMOTE DEPOSIT SERVICES WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE MOBILE REMOTE DEPOSIT SERVICES OR TECHNOLOGY WILL BE CORRECTED.

S. Limitation Of Liability

WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE MOBILE REMOTE DEPOSIT SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THE MOBILE REMOTE DEPOSIT SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IS USER HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

T. Other Terms

User may not assign this Agreement. This Agreement shall be governed by the laws of the state where Bank is located and of the United States. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

Zelle Network® Standard Terms

Note to Participants: All italicized text found in brackets throughout are directional or informative notes to be deleted before publishing within the Participant's terms and conditions.

1. Description of Services

- a. The Zelle Network® ("Zelle®") is a convenient way to send and receive money with others you trust. Zelle enables you to send and receive money with customers who are enrolled with us or with another financial institution that partners with Zelle (each, a "User") using aliases, such as email addresses, mobile phone numbers, or other unique identifiers (the "Service"). We will refer to financial institutions that have partnered with Zelle as "Network Financial Institutions."

- b. Zelle provides no deposit account or other financial services. Zelle neither transfers nor moves money. You may not establish a financial account with Zelle of any kind. All money will be transferred by a Network Financial Institution.
- c. THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST.

2. Eligibility and User Profile

When you enroll to use the Service you agree to the terms and conditions of this Online Access Agreement. You represent that you have the authority to authorize debits and credits to the enrolled bank account.

You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as legal guardianship or pursuant to a power of attorney. Zelle and we reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution which may be deemed to be illegal, improper, brand damaging or potentially exposing us, Zelle, or the financial system to risk.

The Service is intended for personal, not business or commercial use. You agree that you will not use the Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose.

Content Standards: You agree that you will not use the Service in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through the Service any material, that: (a) is false, misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil

liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle, as determined by Zelle in its sole discretion; or (f) in Zelle or our sole judgment, is objectionable, restricts or inhibits any person or entity from using or enjoying any portion of the Service, or which may expose us, Zelle or our respective affiliates or customers to harm or liability of any nature.

Although neither we nor Zelle® have any obligation to monitor any content, both we and Zelle have absolute discretion to remove content at any time and for any reason without notice. We and Zelle may also monitor such content to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to content that is offensive, indecent, or objectionable. We and Zelle are not responsible for, and assume no liability, for any content, including any loss or damage to any of your content. We and Zelle make no representation or warranty that content uploaded to a User profile accurately identifies a particular User of the Service.

The Service may include functionality for you to use a unique alpha-numeric identifier to your registered User profile to be used in lieu of your mobile phone number or email address when sending, receiving, or requesting money, which will be your Zelle tag. Each Zelle tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Zelle tags you may use. Your Zelle tag must meet the Content Standards. You may not select a Zelle tag that misleads or deceives other Users of the Service as to your identity, or otherwise. Although neither we nor Zelle have any obligation to monitor User Zelle tags, both we and Zelle have absolute discretion to remove a User Zelle tag at any time and for any reason without notice. We and Zelle may require you to change your Zelle tag in our sole discretion, and we may elect to make a Zelle tag unavailable to you, without any liability to you. We and Zelle may also monitor User Zelle tags to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to a Zelle tag that is offensive, indecent, or objectionable. We and Zelle are not responsible for, and assume no liability, for any User Zelle tags, including any loss or damage caused thereby. We and Zelle make no representation or warranty that a User Zelle tag accurately identifies a particular User of the Service. We respect the intellectual property of others and require that users of the Service comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion, limit or terminate the use of

our products or services for users who use or publish content on the Service that is subject to intellectual property rights claims.

3. Privacy and Information Security

We make security and the protection of your information a top priority. You can access our privacy and security practices at jefferson-bank.com, which is incorporated into and made a part of this Online Access Agreement by this reference.

4. Wireless Operator Data

We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Zelle or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

5. Enrolling for the Service

- a. You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no “burner” numbers). You may not enroll in the Service with a landline phone number, toll-free number, Google Voice number, or Voice over Internet Protocol.
- b. Once enrolled, you may:
 - i. authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and
 - ii. receive money from another User either at that User’s initiation or at your request, subject to the conditions of the Section below titled “Requesting Money”.
- c. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the

U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we

may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

- d. Once enrolled, a Z logo will appear on your profile for each U.S. mobile number and/or email address that you have enrolled with Zelle. The Z logo will be displayed to other Users to aid them in determining which of your U.S. mobile numbers or email addresses should be used to send money with Zelle. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll it with Zelle.
- e. If you enroll for the Service and select to use a Zelle tag, the mobile phone number associated with your User profile will be used as the contact method for communication related to the Service and must meet the requirements described herein.

6. Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, U.S. mobile phone number, Zelle tag, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, U.S. mobile phone number, Zelle tag and/or other alias to send or receive money as described in this Online Access Agreement. You consent to the receipt of emails or text messages from us, from Zelle, from other Users that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Services or related transfers between Network Financial Institutions and you. You agree that we may, Zelle may or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll. You further acknowledge and agree:

- a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees.
- b. You will immediately notify us if any email address or mobile phone number you have enrolled or is used as a contact method for a Zelle® tag is (i) surrendered by you, or (ii) changed by you.
- c. In the case of any messages that you may send through either us or Zelle or that we may send or Zelle may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or

automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle sends on your behalf may include your name.

d. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle, including messages that you may send through us or through Zelle or that we may send or Zelle may send on your behalf.

e. To cancel text messaging from us, send STOP to 20736. For help or information regarding text messaging, send HELP to 20736 or contact our customer service at (573) 634-0888. You expressly consent to receipt of a text message to confirm your "STOP" request.

7. Receiving Money; Money Transfers by Network Financial Institutions

Once a User initiates a transfer of money to your email address, mobile phone number, or Zelle tag enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle, the other Network Financial Institutions and other Zelle users, we may need or Zelle may need additional time to verify your identity or the identity of the person sending the money. We or Zelle may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we or Zelle delay or block a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e., email, push notification).

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Online Access Agreement and the procedures of the business or government agency that is sending you the payment.

We have no control over the actions of other Users, the Network Operator or other Network Financial Institutions that could delay or prevent a transfer of money to you.

8. Sending Money; Debits by Network Financial Institutions

You may send money to another User at your initiation or in response to that User's request for money. You understand that use of this Service by you shall at all times be subject to (i) this Online Access Agreement, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service with the email address or U.S. mobile number to which you initiated the payment. If the person you sent money to has already enrolled with Zelle, the money is sent directly to their bank account (except as otherwise provided below) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle, the other Network Financial Institutions, and other Zelle users, we may need additional time to verify your identity or the identity of the person receiving the money. If you are sending money to someone who has not enrolled as a User with Zelle, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolling as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. If we or Zelle delay or block a payment that you have initiated, we will notify you in accordance with your User preferences (i.e., email, push notification).

Neither we nor Zelle have control over the actions of other Users or other Network Financial Institutions that could delay or prevent your money from being delivered to the intended User.

9. Liability

Neither we nor Zelle shall have liability to you for any transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle to complete a transaction in the correct amount, or (ii) any related losses or damages. Neither we nor Zelle shall be liable for any typos or keystroke errors that you may make when using the Service.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. ZELLE DOES NOT OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED). REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. CONTACT US TO DISPUTE A TRANSACTION.

10. Send Limits

Zelle has transaction and daily dollar amount limits. These limits are tiered and based on your banking relationship with us. These limits are subject to change at our sole discretion. The general limit tiers are as follows:

For new accounts/relationship open less than 60 days:

- Transaction limit of \$250.00
- Daily limit of \$500.00

For new accounts/relationship open less than 61-180 days:

- Transaction limit of \$500.00
- Daily limit of \$1,000.00

Customers with accounts/relationship opened over 181 days:

- Transaction limit of \$1,500.00
- Daily limit of \$3,000.00

We reserve the right to restrict or terminate your access to Zelle and we reserve the right to modify the limitation on the dollar amount(s) you transmit through Zelle from time to time.

11. Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. Neither we nor Zelle accept

responsibility if the other User rejects or ignores your request or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle may decide, in our discretion, that we will not send a reminder or repeat request to that User.

By accepting this Online Access Agreement, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle. Neither we nor Zelle assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

12. Transaction Errors

In case of errors or questions about Zelle transactions, please review our [electronic funds transfer disclosure](#).

13. Your Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your personal identification number or password has been lost or stolen. For additional information, please review our [electronic funds transfer disclosure](#).

14. Cancellation of the Service

If you decide to terminate Zelle, please call Technical Support at (800) 749-8072. Termination of Zelle will not automatically close your Eligible Accounts.

15. Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER WE NOR ZELLE® MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. WE AND ZELLE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. NEITHER WE NOR ZELLE WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

16. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF ZELLE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE ZELLE® SERVICE OR WITH

THE TERMS OF THIS ONLINE ACCESS AGREEMENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF ZELLE, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK FINANCIAL INSTITUTIONS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT

PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

17. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in this Online Access Agreement, you agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation by you of the terms of this Online Access Agreement.

18. Miscellaneous

Subject to the terms of this Online Access Agreement, the Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond the control of us or Zelle. Live customer service generally will be available Monday through Friday, excluding US bank holidays.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.