



Online Access Agreement and Disclosure Statement

This agreement states the terms and conditions that apply when you become a user of Vintage Bank Kansas Online Banking, Internet-enabled qualifying account(s), access account information over the Internet, or transfer funds to or from qualifying Internet-enabled accounts. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. You must also follow all instructions and procedures applicable to the services covered by this agreement.

Explanation of Certain Terms

- “We,” “Us,” and “Our” means Vintage Bank Kansas.
- “You” and “Your” mean an individual person or business entity that we permit to use the Internet banking services subject to the terms of this agreement.
- “Company Representative” means, if you are a business entity, anyone we reasonably believe, in accordance with our security procedures, to be authorized to act on your behalf in connection with our Online Banking service.
- “Internet-enable” your account(s) means to enable you to obtain our service that allows you to obtain information and perform transactions we make available for your qualifying accounts over the Internet by use of a personal computer and modem and/or other means we authorize or allow.
- “Online Banking” means the services provided under this agreement which allow you to access information about your Internet-enabled accounts, transfer funds between qualifying accounts, and perform other transactions and obtain other services that we authorize or allow.
- “Online” means through the Internet by use of a personal computer or other screen-based electronic device.
- “Account” means a deposit, loan or other account for which transactions may be performed using our Online Banking service.
- “Consumer Account” means an account established primarily for personal, family, or household use.
- “Business Account” means an account that is not a consumer account.
- “Access Information” include the customer identification number, log-in, password and any other means of access to our Online Banking service we establish or provide for you.

Access Information

To use our Online Banking service, you must use the access information we establish or provide for you. Keep it confidential to prevent unauthorized use or loss to your accounts. Anyone to whom you give your access information will have full access to your accounts even if you attempt to limit that person’s authority. Additionally, that person will have full access to any other of your accounts which are accessed by this access information, even if those accounts are in your name with another person.

None of our employees or employees of our affiliates will contact you via phone or e-mail requesting your access information. If you are contacted by anyone requesting this information, please contact us immediately at our phone number shown in the section below titled “Notify us IMMEDIATELY for Unauthorized Transactions.”

Protecting Your Personal Information

You should take precautions to protect your personal identification information, such as your Driver’s License number, Social Security number, or Tax Identification Number. This information by itself or together with account information may allow unauthorized access to your accounts. You should treat personal information with the same level of care that you would for your account information. You should also protect and secure all information and data stored in any personal computer with a password and antivirus or antimalware software. If using a public computer or other equipment not owned by you to access our Online Banking, do not activate that computer for later use when registering it.

Online Banking Security

We utilize the latest technology to safeguard data through browser encryption and network monitoring. For online banking, we require unique login names and passwords for accessing your account information. The login names and passwords are never emailed out to you, and we will never request them when we call or email you.

How can you tell when your connection to online banking is secure? Look for https:// immediately preceding the web page address bar of your browser. We require the use of a secure, 128-bit browser to encrypt information for account access and to perform transactions.

Access to your online banking account utilizes a number of security protocols or features. Multi-factor authentication procedures have been implemented to verify the identity of the person authorized to access your account information online. **Login Name/Password:** These procedures require the use of: 1) a unique login name, 2) a case sensitive password using a combination of letters, numbers, and keyboard characters, 3) a personal security image and phase, and 4) contact authorization methods (SMS Text or email) for receiving a confirmation security code to be entered when asked.

Online banking login credentials will be disabled after five (5) invalid attempts. If your online banking access has been disabled, you will need to contact a Vintage Bank Kansas branch to reset your online status and/or reset your password with a temporary password.

Password Protection: For the best security, never share your username/password with anyone. Never write it down where anyone can find it and use it to access your account without your permission. Do not use common words that can be found in a dictionary or numbers in a series. Change your password often, preferably monthly. **Virus Protection:** Regularly updating your virus protection software can keep your computer free from viruses, especially viruses that capture keystrokes or take information off your computer. Most virus programs can be set to update automatically on a regular day of the week. **Sign-Out Button:** When ending an online banking session, click on the sign out button. Doing this will end your session, and you will be required to submit your username and password before entering online banking again. As further protection, we will automatically log you out of your online banking session after ten (10) minutes of inactivity. Avoid using an un-trusted or public computer to access your online banking accounts.

Individual Agreement for Online Banking Service

We do not have joint agreements for our Online Banking service. If you are an individual or sole proprietor, you are the only customer under this agreement. However, any of the accounts to which you have access through our Online Banking service may be jointly owned with, or have joint obligations with, others.

Qualifying Accounts

We will tell you which types of accounts qualify for our Online Banking service. You must be a named owner/obligor on the account in our records for it to qualify. Any account requiring more than one signature for withdrawal, draw or transfer of funds does not qualify. You agree to provide us with any authority we require before we permit access to any qualifying account.

How to Use Our Online Banking Service

A "Login process demo" and an "Online Banking demo" are available to you on our Online Banking page of our website. Additional information and instructions are available within the secure Online Banking service by clicking on "Help" on any of the Online Banking website pages. These instructions are part of this agreement.

Types of Online Banking Services

You, or someone you have authorized by giving them your access information (even if that person exceeds your authority), can instruct us to perform the following transactions:

- Transfer funds between qualifying accounts;
- Obtain information that we make available about qualifying accounts; and
- Obtain other services or perform other transactions that we allow.

Preauthorized Recurring Fund Transfers

To the extent we make them available, you authorize us to establish preauthorized recurring fund transfers in accordance with the requests you make for us to do so. We will only allow preauthorized recurring fund transfers that do not vary in amount.

Communications Link and Your Equipment

It is your responsibility to obtain and maintain your online communications link to our Online Banking service to ensure that your use of such communications link is in compliance with applicable requirements, including any requirements of telecommunications companies and authorities. You are responsible for obtaining, installing, maintaining and operating all hardware, software and Internet access services necessary for obtaining our Online Banking service.

Limits on Online Funds Transfers

You must have enough available money or credit in any account from which you instruct us to make a transfer. All transfers must be in U.S. Dollars.

For security reasons, we may implement limits on the number or amount of transactions you can make using our Online Banking service. We also reserve the right to limit or suspend access to our Online Banking service as we deem necessary for security reasons. We may also limit access from countries other than the United States of America.

If any qualifying accounts are money market deposit accounts or savings deposit accounts, certain types of withdrawals from those accounts, including payments and transfers, are limited to a total of no more than 6 in any specified period. The specified period for money market deposit accounts is the monthly statement period. The specified period for savings deposit accounts is a calendar month. The kinds of withdrawals covered by this limitation are those made by means of preauthorized or automatic transfers and payments or telephone agreement, order or instruction.

When Online Funds Transfers are Made

Internal Funds Transfers: Online Transfer of Funds made between your qualifying Vintage Bank Kansas accounts will be processed immediately when submitted. **External Funds Transfers:** Online Transfer of Funds made to or from another financial institution will take one to two business days to settle. External Funds Transfers submitted after 4:00 p.m. will not be processed until the following business day.

Each transfer will be posted to any account with us from which it is made, and to any other account with us that is involved in the transaction, on the business day on which the transfer is made. Each transfer you make on a non-business day, or after our Online Banking cut-off time on any business day, will be considered made on the following business day. Information you obtain about your accounts using our Online Banking service may not reflect transactions that have not yet been posted to your accounts. You should keep that in mind when you perform or attempt to perform any transactions on the basis of such information.

Our Liability for Failure to Complete Transfers from Consumer Accounts

If we do not complete a transfer from a consumer account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough available money in the account from which a transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a transfer because of insufficient funds.
- If any transfer would go over the credit limit of any account.
- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
- If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.
- If you do not instruct us soon enough for your transfer to be received and credited.
- If the money in the account from which a transfer is to be made is subject to legal process or other claim restricting the transaction.
- If circumstances or persons beyond our control prevent, delay, intercept, or alter the transaction, despite reasonable precautions that we have taken.

Business Days

Our Online Banking service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday. Holidays are not business days.

Stopping or Changing Transfers

If you want to stop or change transfers you have instructed us to make, you must notify us before we have started processing the transaction. This applies to both individual transactions as well as preauthorized recurring transactions. The normal way to do this is for you to access the appropriate function in our Online Banking service no later than the day before the business day the transfer is scheduled to be made, and either delete it or make the change.

You may also call or write us using the contact information listed below, or by using any electronic stop payment method which we provide for this purpose. If you call or write, you must do this in time for us to receive your request at least 3 business days or more before the transfer is scheduled to be made. If you call, we may also require you to put your request in writing on paper and get it to us within 14 days after you call.

Customer Service Contact Information:

Phone: (316) 742-3241

Email: support@vintagebankks.com

Mailing Address: PO Box 68, Leon, Kansas 67074

If you order us to stop a preauthorized recurring transfer from a consumer account as described above, and we do not do so, we will be liable for your losses or damages.

Statements

Your funds transfers will be indicated on the monthly statements we provide or make accessible to you for the accounts with us that are involved in the transaction. We may also provide or make accessible to you statement information electronically or by some other means. You agree to notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement or in any statement information.

Online Banking Fees

There is currently no fee for the use of our Online Banking service. If you are granted access to Cash Management functions and/or External Transfer functions, we may impose a fee in accordance with a separate contract agreement for those services.

Disclosure of Information to Others

See our separate "Privacy Notice" for more information about how we use customer information and your choices.

Your Liability for Authorized Transactions

You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your access information and want to terminate that person's authority, you must notify us that transactions by such a person are no longer authorized. We may have to change your access information or take additional steps to prevent further access by such person.

Notify us IMMEDIATELY for Unauthorized Transactions

Tell us AT ONCE if you believe your access information has been lost, stolen or otherwise compromised, or used without your authorization. Quickly telephoning us is the best way of reducing your possible losses. You could lose all the money in your account (plus your maximum overdraft line of credit).

Customer Service Contact Information:

Phone: (316) 742-3241

Email: support@vintagebankks.com

Mailing Address: PO Box 68, Leon, Kansas 67074

If we provide you with another electronic means of notifying us for this specific purpose, you may use that means. However, DO NOT use a general e-mail service or other electronic means that we have not specifically authorized for this purpose.

Your Liability for Unauthorized Transactions from Consumer Accounts

This section applies only to transactions from consumer accounts.

If you tell us within 2 business days after you learn of the loss or theft of your access information involving a consumer account, you can lose no more than \$50.00 if someone used them without your authority.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your access information, and we can prove that we could have stopped someone from using them without your authority if you had told us, you could lose as much as \$500.00.

Also, if your statement for a consumer account shows transfers covered by this agreement that you did not make or authorize, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Transfers Involving Insufficient Funds

If you instruct us to make a transfer and you do not have a sufficient balance in the account from which you are making the transfer (including available credit under any overdraft line), we may refuse to complete the transaction. We may do this even if there are sufficient funds in accounts other than the one you were using to make the transfer. If we complete a transfer that you make or authorize and we subsequently learn that you have insufficient funds for the transaction in the account from which the transfer is made, you agree that we may reverse the transaction or offset the shortage with funds from any other account you have with us. In any case, you are fully obligated to us to provide sufficient funds for any transfers you make or authorize.

If we do not make a transfer, or if we reverse a transfer, because of insufficient funds, we are not required to make any further attempt to process the transfer or to notify you that the transfer has not been completed. You may be liable for a non-sufficient funds fee under the terms governing the account from which you made, or attempted to make, the transfer.

In Case of Errors or Questions About Transactions Involving Consumer Accounts

This section applies only to transactions covered by this agreement and that involve consumer accounts.

You may also call or write us using the contact information listed below, as soon as you can, if you think your statement is wrong or if you need more information about a transfer covered by this agreement which is listed on the statement.

Customer Service Contact Information:

Phone: (316) 742-3241

Email: support@vintagebankks.com

Mailing Address: PO Box 68, Leon, Kansas 67074

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared, and you must provide the following information:

- Your name and account number (if any).
- A description of the error or transfer you are unsure about, as well as an explanation as to why you believe it is an error and why you need more information.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing so that we receive it within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we are not required to provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error.

When the investigation is completed, we will make any necessary or appropriate adjustments to your account. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error or the error was different than you described, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

THE FOLLOWING SPECIAL PROVISIONS APPLY TO THE USE OF OUR BILL PAY SERVICES MADE AVAILABLE TO CONSUMERS AND BUSINESS ENTITIES WITHIN VINTAGE BANK KANSAS ONLINE BANKING

Bill Pay Services

The following section applies to your use of the Vintage Bank Kansas Bill Pay service, called "Vintage Pay It". Vintage Pay It is made available to users of Vintage Bank Kansas Online Banking.

Bill Pay Service Definitions

- "Financial Institution" means Vintage Bank Kansas.
- "Service" means the bill payment service offered by Vintage Bank Kansas.

- “Payee” is the person or entity to which you wish a bill payment to be directed.
- “Payment Instruction” is the information provided by you to the Service for a bill payment to be made to the Payee.
- “Payment Account” is the checking account from which bill payments will be debited.
- “Business Day” is every Monday through Friday, excluding Federal Reserve holidays.
- “Send On Date” is the day you want your bill payment processed to generate a paper check or electronic ACH payment to your Payee. Your “Send On Date” for electronic ACH payments is also the day your Payment Account will be debited, unless the Scheduled Payment Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.
- “Deliver By Date” is the **anticipated** date the bill payment (check or ACH) will be delivered to and received by the payee.
- “Due Date” is the date reflected on your Payee statement for which the payment is due; it is not the late date or grace period.
- “Scheduled Payment” is a payment that has been scheduled through the Service but has not begun processing.

Accessing the Service

To access Vintage Pay It bill payment system you must be a Vintage Online user. After you have become a Vintage Online user, simply click on the “Go to Billpay” option under the Bill Payments tab. All Vintage Bank Online users will have access to the Vintage Pay It service.

You may use the Vintage Bank Kansas bill paying service, Vintage Pay It, to direct Vintage Bank Kansas to make payments from your designated checking account to the “Payees” you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account.

Liability

- You will be responsible for any bill payment transaction you initiate that contains an error or is a duplicate of another bill payment.
- The Financial Institution is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- The Financial Institution is not liable for any failure to make a bill payment if you fail to promptly notify the Financial Institution after you learn that you have not received credit from a “Payee” for a bill payment.
- The Financial Institution is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Financial Institution’s agent.

Available Funds

If sufficient funds are not available in the Payment Account at the time an electronic ACH bill payment is scheduled to be processed, the bill payment may be put on hold until the bank intervenes to reject the payment or process the payment when sufficient funds are made available. Therefore, if sufficient funds are not available, the bill may not be paid as you originally scheduled. Mailed bill payment checks may be returned unpaid to the payee if the Payment Account does not have sufficient funds available on the day the paper check is presented for payment.

The Bill Paying Process

Single Payments – a single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment’s “Send On” date. Only eligible “Send On” dates can be selected as determined by the system. Currently, the daily cut-off time to schedule a paper check payment to be processed and mailed that same day is 3:00 p.m. CT. The daily cut-off time to schedule an electronic ACH payment for next day processing is 5:00 p.m. CT.

A single payment submitted after the cut-off time can only be schedule with a “Send On” date for the next business day or later. If you designate a non-business date (generally weekends and certain holidays) as the payment’s processing date, the payment will be processed on the first business day following the designated processing date.

Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a “Send On” date is calculated for the next occurrence of the payment. If the calculated “Send On” date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment “Pay Previous Business Day” option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
- If the recurring payment “Pay Next Business Day” option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.

Single and recurring payments – The system will calculate the “Deliver By Date” of your payment. This is only an estimate, so please allow ample time for your payments to reach your “Payees”.

Cancelling a Payment

Bill payments are processed at various times throughout the business day. A bill payment transaction can be changed or cancelled any time prior to the scheduled bill payment being processed. If a scheduled bill payment is eligible to be edited or cancelled, the option will appear for that payment.

Service Fees and Additional Charges

Currently there are no fees charged to customer accounts for using our Vintage Pay It bill payment system.

Any financial fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

END OF SPECIAL PROVISIONS THAT APPLY TO THE USE OF OUR BILL PAY SERVICES MADE AVAILABLE TO CONSUMERS AND BUSINESS ENTITIES WITHIN VINTAGE BANK KANSAS ONLINE BANKING

Changing Terms and Terminating This Agreement

This agreement will stay in effect until it is changed or terminated.

We have the right to terminate this agreement at any time. We will ordinarily send you notice of any termination, but we are not required to do so unless applicable law requires such notice. Once we terminate this agreement, no further or pending transfers will be made, including but not limited to any transfers scheduled in advance or any preauthorized recurring transfers. We may routinely terminate Online Banking service for customers that have not used the service within the first 30 days after activation or if the service has been inactive for a year.

We also have the right to make changes in this agreement at any time. We will comply with any notice requirements under applicable law for such changes. If applicable law does not specify any notice requirements for the change, we will decide what kind of notice (if any) we will give you and the method of providing any such notice.

You may terminate this agreement at any time by notifying us in writing. However, any instructions from you to make transfers will continue in effect until we have received your written notice of termination and have had a reasonable opportunity to act upon it. Once we have acted upon your notice, no further or pending transfers will be made, including but not limited to any transfers scheduled in advance or any preauthorized recurring transfers.

You are not permitted to alter or amend this agreement or any related document without our express written consent. Any attempt to do so will be void and unenforceable.

Waivers

No delay or omission by us in exercising any rights or remedies under this agreement or applicable law shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not preclude further exercise of that right or remedy or the exercise of any other right or remedy. No waiver shall be valid unless in a writing enforceable against us.

Notices and Communications

Except as otherwise provided in this agreement, all notices required to be sent to you will be effective when we mail or deliver them to the last known address that we have for you in our records or when we make such notices available to you through electronic means. All notices and communications sent by you to us will be effective when we have received them and have had a reasonable time to act on them.

You agree to notify us promptly of any change in your mailing address, e-mail address or telephone number.

Recording

You agree that we may tape record any telephone conversations you have with us regarding the services covered by this agreement. However, we are not obligated to do so and may choose not to in our sole discretion.

Attorney Fees

If we become involved in legal action to defend or enforce this agreement, you agree to pay our reasonable attorney fees and court costs, to the extent not prohibited by law.

Law That Applies

Regardless of where you live or work or where you access our Online Banking service, this agreement is subject to the federal law of the United States of America and the internal law of the State of Kansas. If any of the terms of this agreement cannot be legally enforced, they will be considered changed to the extent necessary to comply with applicable law.

THE FOLLOWING SPECIAL PROVISIONS APPLY ONLY TO BUSINESS ENTITIES OR INDIVIDUALS PERFORMING TRANSACTIONS FROM BUSINESS ACCOUNTS:

Company Representative If You Are a Business Entity

If you are a corporation, partnership, limited liability company, association or some other form of business entity, we will issue one set of access information to a company representative (primary user). It is the responsibility of the company representative to ensure that access information is provided only to persons you authorize (secondary users). You represent to us that the primary user and all secondary users have general authority from your company to give us instructions to perform transactions using our Online Banking service.

Each primary or secondary user using access information may have the ability to:

- Make transfers from qualifying accounts, regardless of the dollar amount of the transaction.
- Make transfers regardless of whether he/she is otherwise an authorized signer or an obligor on any accounts that are accessed.
- Obtain information that we make available about qualifying accounts.
- Obtain other services or perform other transactions that we authorize or allow.
- Allow anyone else to use this access information to make transfers or obtain information or other services.

Your Liability for Transactions from Business Accounts

You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you or a company representative has given someone login access information and want to terminate that person's authority, you must notify us that transactions by such a person are no longer authorized. The primary user has the ability and responsibility to terminate secondary user access. You may call a branch representative for assistance with terminating an authorized user or company representative. We may have to change your access information or take additional steps to prevent further access by such person.

Our system supporting our Online Banking service is designed so that it may be operated only upon entry of valid access information. Since we condition access upon entry of valid access information, we will accept instructions for transfers or other transactions from any person using valid access information.

This is so even if the person obtaining access:

- Is not a company representative.
- Exceeds your authority or that granted by any company representative.
- Does not have your authority.
- Has had his/her authority changed or revoked.
- Is an imposter or thief.

You agree to be bound by all transactions from any business account for which valid access information was used. You authorize us to treat any instructions we receive using valid access information as if the instructions had been made in writing and signed by the appropriate company representative. Unless there is substantial evidence to the contrary, our records will be conclusive regarding any access to, or action taken through, our Online Banking service.

Notwithstanding the foregoing, we agree that you will not be responsible for transactions which occur after you have notified us to block the access information that was used to perform the transaction, and we have had a reasonable opportunity to do so. Thus, the sooner you notify us of a problem, the better you can keep your losses down. (See the "Notify us IMMEDIATELY for Unauthorized Transactions" section above.)

You agree to promptly examine all account statements and any confirmations of transfers which we or other financial Institutions may send or make available to you, and to promptly notify us of any discrepancy or error within 30 days of receipt of any such statement or confirmation.

You may also call or write us using the contact information listed below, as soon as you can, if you think your statement is wrong or if you need more information about a transfer covered by this agreement which is listed on the statement.

Customer Service Contact Information:

Phone: (316) 742-3241

Email: support@vintagebankks.com

Mailing Address: PO Box 68, Leon, Kansas 67074

Limitations on Our Liability with Business Accounts

We will make every reasonable effort to provide full performance of our Online Banking system, and on a timely basis to resolve disputes that may arise. We will only be responsible for acting on instructions that we actually receive. We cannot assume responsibility for any malfunctions or capacity reductions or other problems in your equipment or in public communications networks not under our control that may affect the accuracy or timeliness of transactions you perform. Our only liability is to correct errors within our control. We are not responsible or liable to you for any loss, damage or injury caused by our Online Banking system. Neither will we be liable for any consequential, incidental, special, indirect or punitive loss or damage, including but not limited to dishonor of checks or other items or expenses which you may incur or suffer by reason of this agreement or the services we provide, whether or not the possibility or likelihood of such loss, damage, or expense is known to us.

WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICES WE PROVIDE YOU UNDER THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

Other Services

We may provide you other services through our Online Banking platform which are not covered under this agreement. These services will have a separate agreement with specific terms and conditions.

Security Procedures

By entering into this agreement and using our Online Banking service to perform transactions from business accounts, you agree to comply with all of our present and future security procedures with respect to transactions and services covered by this agreement. This includes, but is not limited to, protection of access information and other personal and business information. Our security procedures are contained in this agreement and in other written procedures we may provide to you.

You acknowledge receiving a copy in writing of our current security procedures in this agreement and other documents we may provide to you. You agree that our current security procedures are commercially reasonable in the context of your business operations. We may at any time change our security procedures. We may advise you of such changes to the extent they affect your use of transactions and services under this agreement, but failure to do so will not affect your obligations or our rights. You agree to give all of our security procedures the highest level of confidentiality and to ensure that no access information is used by or accessible to anyone other than persons you have authorized.

Notwithstanding any security procedure which may from time to time be in effect for detecting errors in transactions covered by this agreement, we have no duty to discover or report to you any such errors. Neither shall we be liable to you for the failure of such security procedure to detect such errors, regardless of the manner in which we apply such security procedures.

Indemnification

If you are a business entity or an individual performing transactions from a business account, you agree to indemnify us and hold us harmless from and against any and all claims, demands, expenses (including but not limited to reasonable attorney fees and costs), losses or damages claimed by any third parties (including but not limited to any company representatives or other persons authorized to perform transactions) arising out of (i) any transactions or attempted transactions covered by this agreement from a business account or (ii) your breach of this agreement.

**END OF SPECIAL PROVISIONS THAT APPLY ONLY TO BUSINESS ENTITIES OR INDIVIDUALS
PERFORMING TRANSACTIONS FROM BUSINESS ACCOUNTS**

Signatures

You agree to all of the provisions of this agreement (to the extent applicable as provided in this agreement) by any and all of the following means:

- Using our Online Banking service to perform any transactions.
- By Agreeing to the Terms and Conditions Electronically

Your electronic consent or use of our Online Banking service has the same effect as if you had signed this agreement with your physical signature or that of your authorized company representative.

Your electronic consent or use of our Online Banking service is also your acknowledgement that you have received a copy of this agreement in electronic form. If you are offered or provided an electronic copy of this agreement but would like to have a paper copy, see the link above to print.