

Clarke County State Bank Internet Banking and Mobile Banking Disclosure and Agreement

This Agreement governs the use of Clarke County State Bank's Internet and Mobile Banking Service, jointly referred to as the "Service," provided by Clarke County State Bank, also referred to as the "Financial Institution". This Agreement also contains the disclosures required by the Electronic Funds Transfer Act. By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the Clarke County State Bank account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Financial Institution. "You," "your," and "yours" mean the person(s) using the Service including users authorized by you. "We," "our," "us," and "Financial Institution" refer to the individual Financial Institution (Clarke County State Bank) that holds your accounts.

Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

Required Equipment

In order to use the Internet Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser (Microsoft Internet Explorer version 11, Microsoft Edge, Mozilla Firefox version 32.0 and above, Google Chrome version 38.0 and above, Safari Version 7.1. Phone and tablet operating system required: Android ver. 4.1 or higher; IOS ver. 8.0 or higher; Windows ver. 8 (8.1 for tablet) and 10), an Internet/Mobile Banking User Name, and an Internet/Mobile Banking Password. The Password is the confidential identification you use to access your account(s) through Internet/Mobile Banking. Mobile Banking is available from Android, iPhone, iPad, and Windows based phone and tablet devices.

You are responsible for the installation, maintenance, and operation of your Computer or Mobile device, browser and the software. Clarke County State Bank is not responsible for any errors or failures from any malfunction of your Computer or Mobile device, the browser or the software. Clarke County State Bank is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

The Service

To use Internet or Mobile Banking, you must have at least one Clarke County State Bank account and an Internet/Mobile Banking password. Through Internet or Mobile Banking, you will have access to any of your Clarke County State Bank accounts or loan accounts. Clarke County State Bank reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances. You agree not to use this service in any illegal activity.

Internet and Mobile Banking Online Account Access Functions and Limitations of Transfers

The Service allows you to perform some or all of the following functions from your Computer:

You may use Internet and Mobile Banking to (a) transfer funds between your accounts; (b) obtain account balances; (c) obtain history and transaction

information on your accounts; (d) obtain loan account balance information; and (e) transfer money out of your account through the Bill Payer function. These features are limited to the extent, and subject to the terms, noted below.

i. Your ability to transfer funds between certain accounts is limited by federal law and the Deposit Agreement. You should refer to the Deposit Agreement for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Internet or Mobile Banking Service are counted against the permissible number of transfers described in the Deposit Agreement.

ii. There may be at least a one-business-day delay in transferring funds between your accounts. Except as provided in this Agreement, all Internet or Mobile Banking transaction instructions received by 7:00 p.m. CST will be completed that business day. Any instruction received after 7:00 p.m. CST will be completed the next business day. Transactions received on weekends and holidays will be processed on the next business day.

iii. Transactional information for your accounts will be available from Internet Banking for a maximum of three statement cycles from the date of inquiry.

Personal Password and Security

Your Internet/Mobile Banking Password is required to access Clarke County State Bank's Internet or Mobile Banking functions. You agree not to give or make available your Password to any unauthorized individual. If you believe your Password has been lost or stolen, someone has attempted to use the Internet or Mobile Banking Service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money without your permission, you must notify Clarke County State Bank immediately (see Contact Information below). Clarke County State Bank does not maintain a record of your Password. If you lose or forget your Password, contact Clarke County State Bank immediately so that you may select a new confidential Password.

Contact Information:

1. Telephone Clarke County State Bank at (641) 342-6581.
2. Write to Clarke County State Bank at P.O. Box 487, Osceola, IA 50213

Additional Security

You are encouraged to read additional safety tips located on the bank's website found under the "Technology Corner."

Your Liability for Unauthorized Transfer

Tell us AT ONCE if you believe your account information and/or Password have been lost or stolen. Telephoning is the best way of keeping your possible losses to a minimum. You could lose all the money in your accounts (plus your maximum overdraft line of credit and open-end credit). If you believe your account information and/or Password has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your account information and/or Password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your account information and/or Password, and we can prove we could have stopped someone from using your account/and or Password without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, 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 you 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.

Errors and Questions

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, telephone us as soon as you can at 641-342-6581. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us 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 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 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 may not credit your account.

For errors involving new accounts, points 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 credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Data Recording

When you access Internet or Mobile Banking to conduct transactions, the information you enter may be recorded. By using Internet or Mobile Banking, you consent to such recording.

No Signature Required

When using Internet or Mobile Banking to conduct transactions, you agree that the Clarke County State Bank may debit your account to complete the transactions, or honor debits you have not signed. Accessing Internet or Mobile Banking with your Personal Password will authenticate and validate the directions you have given to Clarke County State Bank just as your actual signature will authenticate and validate your directions given to Clarke County State Bank. Any communications given to Clarke County State Bank under your Password will be given the same legal effect as written and signed paper communications. You agree that electronic copies of communications are valid and you will not contest the validity of the originals, absent proof of altered data or tampering.

All transactions performed through Clarke County State Bank's On-line Service will be considered a Pre-authorized Electronic Funds Transfer.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders;
4. If you give us written permission;
5. To collect information for internal use, the use of our service providers, and our servicing agent's contractors concerning our electronic funds transfer service;
6. If it involves a claim by or against us concerning a deposit to or withdrawal from your account; or

7. Where otherwise required or permitted under state or federal laws and/or regulations.

Charges

You will not be charged for the "view accounts", or "transfer funds" features of Clarke County State Bank's Internet or Mobile Banking. **NOTE:** Your accounts and loan accounts are still subject to the fees, charges, balance requirements, etc. articulated in the Deposit Agreement and Loan Agreement.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by Clarke County State Bank from time to time. In such event, Clarke County State Bank shall send notice to you either at your address as it appears on Clarke County State Bank's records or by online notice through Internet or Mobile Banking. Any continuation of Internet or Mobile Banking after Clarke County State Bank sends you a notice of change will constitute your agreement to such change(s). Further, Clarke County State Bank may, from time to time, revise or update the Clarke County State Bank program, services, and/or related material(s) rendering such prior versions obsolete. Consequently, Clarke County State Bank reserves the right to terminate this Agreement as to all such prior versions of the Clarke County State Bank programs, services, and/or related material(s) and limit access to Clarke County State Bank's more recent versions and updates.

Address Changes

You agree to promptly notify Clarke County State Bank, in writing, of any address change.

Termination or Discontinuation

You may terminate the Agreement and your Internet or Mobile Banking Service at any time upon giving written notice of the termination to Clarke County State Bank. If you terminate, you authorize Clarke County State Bank to continue making transfers and bill payments you have previously authorized. Once Clarke County State Bank has acted upon your termination notice, Clarke County State Bank will make no further transfers or payments from your account. If Clarke County State Bank terminates your use of your subscribed Service, Clarke County State Bank reserves the right to make no further transfers or payments from your account, including any transaction you have previously authorized.

Payee Limitation

Clarke County State Bank reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. Clarke County State Bank is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement.

Disputes

In the event of a dispute regarding Internet or Mobile Banking, you and Clarke County State Bank agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and Clarke County State Bank, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and Clarke County State Bank relating to the subject matter of this Agreement. If there is a conflict between what one of Clarke County State Bank's employees says and the terms of this Agreement, the terms of this Agreement have final control.

Assignment

You may not assign this Agreement to any other party. Clarke County State Bank may assign this Agreement to any present or future, directly or indirectly, affiliated company. Clarke County State Bank may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

Clarke County State Bank shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Clarke County State Bank. No delay or omission on the part of Clarke County State Bank in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

This Agreement shall be governed by the laws of the jurisdiction in which the Financial Institution is located and by applicable Federal laws and regulations.

Federal Disclosure

You agree to accept this disclosure online rather than a paper disclosure. We recommend you print the entire Agreement and Disclosure for your records. If you are unable to print this, please request a paper disclosure to be mailed to you.