

Collinsville Building and Loan Association
Digital Banking Agreement and Disclosure

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**Collinsville Building and Loan Association
Digital Banking Agreement and Disclosure**

This document ("Agreement") is a contract between you and Collinsville Building & Loan Association ("Association") in connection with each service that is described in the rest of this Agreement (each, a "Service") offered through our online banking or mobile applications (the "Sites"). The Agreement consists of these General Terms for each Service (referred to as "General Terms"), and a set of Terms and Conditions that follows that applies to the specific Service you are using from us. This Agreement applies to your use of the Sites and the portion of the Site(s) through which the Service is offered.

The terms and conditions of this Agreement are in addition to any deposit agreements, deposit account rules and regulations, schedule of services, fees, and disclosures for each of your accounts (collectively, the "Deposit Agreement"), as well as other agreements with the Association, including any applicable loan agreements.

GENERAL TERMS

Description of Service and Services Offered

To use the Services, you must be a current accountholder or borrower of the Association, have a valid email address, enroll through one of the Sites, and accept the Terms and Conditions. After enrollment, you will be able to subscribe to additional services including Bill Pay, eStatements, Mobile Deposit Capture, and Text Banking. Your credentials will carry between both Sites and all Services. If you wish to review any of the Agreements you have accepted, login to either Site and select "Terms of Use."

You may access your account(s) through a compatible device (i.e. computer, smartphone, tablet, etc.) using your username and password or other credentials to perform the following:

- Account inquiries (balance, transaction history, rate, maturity date, etc)
- View copies of statements and check images;
- Transfer funds and make payments between eligible accounts (excluding certificates of deposit);
- Pay bills from eligible checking accounts;
- Make deposits with your device camera;
- Person-to-Person payments (internal accounts only);
- Make loan payments (external account transfers);
- Enroll in Text Banking
- Request stop payments*;
- Order checks;
- Set up account and security alerts;
- Update personal contact information;
- Card management

Some Services may not be available for certain customers and/or account types.

The Services are generally available 24 hours a day, 7 days a week, except during maintenance and upgrade periods. However, we only process transactions and update information on business days. A "Business Day" is every Monday through Friday, excluding Federal Reserve holidays or other days that banks are legally closed. Each transfer you make on a non-business day, or after our Services cut-off time on any business day, will be considered made on the following business day. Our Online and Mobile Banking cut-off times are: Pay Portal - payments made before 3:00pm CST will be credited next business day; payments made after 3:00pm CST will be credited the 2nd business day; Mobile Deposits – deposits received before 3:00pm CST will generally be considered received same business day; and, Internal Transfers – transfers completed by 5:00pm CST will be processed same business day.

*Important Notice for Stop Payments: You acknowledge that the stop payment feature of Online Banking is a computerized system where the sole criterion for successfully stopping payment on said items is that

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the exact amount of the item be reported to us. When utilizing this feature, you acknowledge that the exact amount of the item is required, and if the incorrect amount or any other incorrect information is provided, that we will not be responsible for failing to stop payment on the item. You agree that the stop payment order must be received by us within a reasonable time for us to act on the order prior to final payment of the check, or if an ACH/EFT transfer, at least three (3) business days preceding the scheduled date for the preauthorized ACH/EFT. If you order us to stop payment as described above, and we do not do so, we will be liable for your losses or damages.

All transactions, and any applicable fees, conducted through the Sites will appear on the periodic statement for the respective accounts. A description of each transaction, including the date, and amount of the transaction will be disclosed.

Required Equipment

The applications are compatible with the following devices and platforms:

Mobile Banking Application

- iOS devices (iOS 13+) – iPhone
- Android Smartphones (OS 7+)

SmartWebApps™ Online Banking Application (SWA)

Current and previous major browser versions for:

- Google Chrome
- Mozilla Firefox
- Safari (for Mac OS only)
- Microsoft Edge

***NOTE:** Users are recommended to keep their desktop browser and operating system updated. We do not exclude users from using other browsers/versions, but we cannot guarantee the user interface (layout/color) will be optimal or that all features will be available.*

Certain Electronic Access Devices may be compatible with one or more of the Services but not with others. The Association does not guarantee compatibility with any particular Electronic Access Device. In order for you to utilize the Sites and the associated Services you must have a compatible Electronic Access Device. Your Electronic Access Device must be internet enabled and connected. You may be required to make upgrades from time-to-time to continue using the Online Banking Services. You are solely responsible for any and all expenses associated with your Electronic Access Device.

This Agreement does not amend or supersede any of your Electronic Access Device agreements such as, but not limited to, your Mobile Device agreement with your provider, your agreement with an internet provider, etc. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Online Banking and Online Banking Services (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Online Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Similarly, you agree that only your internet provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider(s) directly without involving us.

We are not responsible for advising you of the existence or potential effect of any malware. Your use of your hardware and software is at your own risk.

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The application may be downloaded free of charge from the App Store or Google Play. While the Association does not charge for the application or its use, you may incur usage and/or data fees from your wireless carrier.

User ID and Password Security

There are no separate User ID and Password (“credentials”) for the Sites or the associated Services. You agree that we are authorized to act upon instructions received under your credentials. We undertake no obligation to monitor transactions initiated through the Services to determine if they are made by you or on your behalf.

IF YOU FURNISH A PASSWORD AND GRANT AUTHORITY TO MAKE TRANSACTIONS TO A PERSON (SUCH AS A FAMILY MEMBER OR FRIEND) WHO EXCEEDS AUTHORITIES, THOSE TRANSACTIONS WILL APPEAR AS YOUR OWN AND YOU ARE FULLY LIABLE AS IF YOU HAD CONDUCTED THEM YOURSELF.

You accept responsibility for the confidentiality and security of your credentials and to notify us immediately if you believe your user ID and password have been lost, stolen, or otherwise become known to an unauthorized person. You also agree to promptly examine your statements for each of your accounts as soon as received and to notify us if you believe: 1) someone has attempted to use the Services without your consent, 2) your account(s) have been inappropriately accessed, or 3) someone has authorized payments without your permission. We reserve the right to suspend or cancel all access without receiving notice from you if we suspect it is being used in an unauthorized or fraudulent manner.

We may revoke your access to the Sites if unauthorized access and/or transactions occur as the apparent result of negligence in the safeguarding of your credentials. You should not conduct transactions while connected to a public Wi-Fi network. Likewise, you should secure your access device and sign off after every session. You should not set your computer or mobile device to store or automatically “remember” your log in credentials.

Joint Accounts

When your Services are linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any authorized signer. Joint accounts using the same Online ID will be identified as one service.

Communications between You and the Association

Except where expressly indicated otherwise, transmissions to and from the Services or directed to the Association, including emails, are not sent in a secure form and can be intercepted by third parties and may not be immediately received by the appropriate business unit at the Association. Please do not use email that contains confidential information which we require to be placed in writing, or to notify us of situations that need immediate attention. You can communicate with us in regards to the Services by any of the following ways:

Email:	Online Banking Services — online@collinsvillebuildingandloan.com
Telephone:	Online Banking Services — (618) 344-3172
Postal Mail:	Collinsville Building and Loan Association Attn: Online Banking Services 701 Belt Line Road, Collinsville, IL 62234

Normal business hours are from 8:30 AM to 5:00 PM CT Monday through Friday, excluding federal holidays.

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Notices to You

You agree that we may provide notice to you by posting it on the Sites, sending you an in-product message within the Sites, emailing it to an email address that you have provided us, mailing it to any postal address that you have provided us, or by sending it as a text message to any mobile phone number that you have provided us, including but not limited to the mobile phone number that you have listed in your Site setup or customer profile. For example, users of the Service may receive certain notices (such as notices of processed Payment Instructions, alerts for validation and notices of receipt of payments) as text messages on their mobile phones. All notices by any of these methods shall be deemed received by you no later than twenty-four (24) hours after they are sent or posted, except for notice by USPS mail, which shall be deemed received by you no later than three (3) Business Days after it is mailed. You may request a paper copy of any legally required disclosures and you may terminate your consent to receive required disclosures through electronic communications by contacting us directly. We reserve the right to terminate your use of the Sites if you withdraw your consent to receive electronic communications.

Electronic Mail

If you send the Association an electronic message (email), the Association will be deemed to have received it no later than the following Business Day. The Association will have a reasonable time to act upon your email.

You should not rely on email if you need to communicate with the Association immediately (for example, to report the loss, theft, or unauthorized use of your password or an unauthorized transaction). Do not use email to send us confidential information about your account. You are strongly encouraged to use the secure messaging service within Online Banking for contacting us regarding your account.

Charges and Fees

There is no base fee or charge for using the Service. NOTE: YOUR ACCOUNTS AND LOAN ACCOUNTS ARE STILL SUBJECT TO THE FEES, CHARGES, BALANCE, AND OTHER REQUIREMENTS CONTAINED IN OUR FEE SCHEDULE AND IN YOUR INDIVIDUAL DEPOSIT AND/OR LOAN AGREEMENTS. YOU MAY CONTACT US FOR A LIST OF CURRENT FEES.

You agree to pay any such fees and charges, and authorize the Service to charge your Accounts for these amounts and any additional charges that may be incurred by you.

Change in Terms/Alteration and Amendments

The terms of this Agreement may be altered or amended by the Association from time to time. If the change would result in fees for the Service, increased liability for you, or stricter limitations on the frequency or dollar amount of payments you authorize, we agree to give you notice at least thirty (30) days before the effective date of the change, unless immediate change is necessary to maintain the security of your accounts or our systems. We may notify you of any required notice of change in terms by posting it on the Services, by email, or postal mail.

If advance notice of the change is not required, and the change does not jeopardize the security of your account(s) or our systems, we will notify you of the change within thirty (30) days after the change becomes effective via any of the methods previously described. Your continued use of the Service indicates your acceptance of the change in terms.

We may, from time to time, revise or update programs, services, and/or related material(s) rendering such prior versions obsolete. The Association reserves the right to terminate this Agreement as to all such prior versions, programs, services, and/or related material(s) and limit access to the most recent versions and updates.

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We reserve the right to waive, reduce or reverse charges or fees in certain situations. You acknowledge and agree that the applicable deposit and loan account agreements and disclosures govern changes to fees applicable to specific accounts. You also agree to accept notification of any and all changes to these accounts by email, notification sent through the Service, or postal mail. It is your responsibility to notify us immediately if your postal address or email account changes or is cancelled.

Limitation of Liability for Unauthorized Transactions under Regulation E

Tell us AT ONCE if you believe your account information and/or credentials have been compromised. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your credentials without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your credentials, and we can prove we could have stopped someone from using your credentials 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 sixty (60) days after the statement was mailed or otherwise made available to you, and if we can prove that we could have stopped someone from taking the money if you had told us in time, you may not get back any money you lost after the sixty (60) days.

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 for the Agreement.

No Warranties

Although the Association attempts to provide accurate information, names, images, pictures, logos, icons, documents, and materials (collectively, the "Contents") on the Service, it makes no representation, endorsement, or warranty that such Contents are accurate or suitable for any particular purpose. THE SERVICE AND ITS CONTENTS ARE PROVIDED ON AN "AS IS" BASIS. USE OF THE SERVICE AND ITS CONTENTS IS AT THE USER'S SOLE RISK. THE SERVICE AND ITS CONTENTS ARE PROVIDED WITHOUT ANY REPRESENTATIONS, ENDORSEMENTS, OR WARRANTIES OF ANY KIND WHATSOEVER, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF TITLE OR ACCURACY AND ANY IMPLIED WARRANTIES OF MERCHANT ABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT, WITH THE SOLE EXCEPTION OF WARRANTIES (IF ANY) WHICH CANNOT BE EXPRESSLY EXCLUDED UNDER APPLICABLE LAW. AS NOTED BELOW, THE ASSOCIATION ALSO MAKES NO REPRESENTATIONS, ENDORSEMENTS, OR WARRANTIES, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO ANY SERVICE OPERATED BY A THIRD PARTY.

Finally, without limitation as to the foregoing, in regard to Limitation of Liability. IN NO EVENT WILL THE ASSOCIATION OR ITS CONTRACTORS, OR THEIR RESPECTIVE EMPLOYEES, OFFICERS, OR DIRECTORS BE LIABLE FOR ANY DAMAGES, INCLUDING, WITHOUT LIMITATION, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, WHETHER UNDER A CONTRACT, TORT OR ANY OTHER THEORY OF LIABILITY, ARISING IN CONNECTION WITH ANY PARTY'S USE OF THE SERVICE OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS, LINE SYSTEM FAILURE, LOSS OF DATA, OR LOSS OF USE RELATED TO THIS SERVICE OR ANY SERVICE OPERATED BY ANY THIRD PARTY OR ANY CONTENTS OF THIS SERVICE OR ANY OTHER SERVICE, EVEN IF THE ASSOCIATION IS AWARE OF THE POSSIBILITY OF SUCH DAMAGES.

Copyrights and Other Intellectual Property

Except where otherwise expressly noted or as noted below, all Contents of the Service, including the graphics, icons and overall appearance of the Service, are the sole and exclusive property of the

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Association. The posting of the Contents of the Service neither constitutes a waiver of any of the Association's proprietary rights or any other party's proprietary rights, including but not limited to, copyrights, trademarks, service marks, patents, and other intellectual property, nor a transfer by implication, estoppel, or otherwise of any such rights or of any license to the Service user or to any third party. Contents of this Service are protected by United States and international copyright laws, both as individual works and as a collection, and by United States and international trademark laws. You agree not to delete any copyright, trademark or similar notice from any Contents you obtain from the Service. The display of third-party trademarks within the Service does not grant a license of any kind to the reader.

Use of Service

Contents are included in the Service solely for the personal use of Service users. You may not copy (other than a copy for personal use), modify, distribute, transmit, display, perform, reproduce, transfer, resell, or republish any of the Contents of the Service without the prior written consent of the Association which may be withheld in its sole discretion.

Links to Other Services

The Association may establish links between the Service and one or more services operated by third parties. The Association has no control over any such other services or their contents. The existence of any such links shall not constitute an endorsement by the Association of such services, the contents of the services, or the operators of the services.

Disputes

In the event of a dispute, you and the Association agree to resolve the dispute by looking to this Agreement. You agree that this Agreement and any Agreement incorporated herein by reference is the complete and exclusive statement of the Agreement between you and the Association which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Association relating to the subject matter of the Agreement. If there is a conflict between what one of the Association's employees says and the terms of this Agreement, the terms of the Agreement will control.

Attorney Fees

Should any dispute arise between the parties to this Agreement concerning the rights and duties of either party in relation to this Agreement, the Association shall be entitled to recover (in addition to any other relief that may be granted) a reasonable sum as and for its attorney fees in connection with such dispute.

Applicable Law and Jurisdiction: Interpretation and Modification

This Agreement shall be governed by and construed and enforced in all cases by the substantive laws of the State of Illinois, NACHA rules, and other applicable federal laws and regulations, notwithstanding the fact that Illinois conflicts of law rules might otherwise require the substantive rules of law of another jurisdiction to apply.

The parties hereby consent to the exclusive jurisdiction of any state court situated in Madison County, Illinois, and waive any objection based on forum non conveniens with regard to any actions, claims, disputes, or proceedings relating to this Agreement or any transactions arising therefrom, or enforcement and/or interpretation of any of the foregoing.

Nothing herein shall affect the Association's rights to serve process in any manner permitted by law, or limit the Association's right to bring proceedings against you in the competent courts of any other jurisdiction or jurisdictions.

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Waiver of Jury Trial

THE PARTIES HEREBY JOINTLY AND SEVERALLY WAIVE ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING RELATING TO THIS AGREEMENT, THE OBLIGATIONS HEREUNDER, OR ANY TRANSACTION ARISING THEREFROM OR IN CONNECTION THERETO. YOU REPRESENT TO THE ASSOCIATION THAT THIS WAIVER IS KNOWINGLY, WILLINGLY AND VOLUNTARILY GIVEN.

Severability

To the extent any portion of this Agreement is determined to be unenforceable by a court of competent jurisdiction, such portion will be modified by the court solely to the extent necessary to cause such portion to be enforceable, and this Agreement, as so modified, shall remain in full force and effect.

Assignment

You may not assign this Agreement to any other party. We may assign this Agreement at our sole discretion and may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

We shall not be deemed to have waived any of our rights or remedies under this Agreement unless such waiver is in writing and signed by the Association. No delay or omission on the part of the Association 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.

Binding Agreement: Benefit

This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against the Association hereunder.

Cancellation

The Service will remain in effect until you or the Association terminates it. You may cancel the Service at any time by notifying us of your intent to cancel in writing, through secure mail, or by calling us at the number provided above. This cancellation only applies to the Service and does not affect other electronic services to which you are enrolled, or terminate your deposit or loan accounts. We may terminate your participation in the Services for any reason, including inactivity, at any time. Likewise, we may discontinue offering the Services at any time. If the Services are discontinued, we will try to notify you in advance, but are not obligated to do so.

BILL PAYMENT TERMS & CONDITIONS

To use the Bill Payment Service, you must have an eligible transaction account with the Association, enroll in the Service and accept all Terms and Conditions.

Description of Bill Pay Service

The Bill Pay Service permits you to make payments to Payees you designate on a one-time or recurring basis. Payment amounts are limited to \$5,000.00 per transaction and \$10,000.00 per day for all transactions. Payments will be made either electronically via the Automated Clearing House (ACH) or by paper check. The method of payment depends upon the processing method that can be accommodated by the Payee. Final activity will appear in your transaction history on the Sites and on your periodic account statement.

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Scheduling Payments

You may schedule a Payment at any time up to 364 days prior to the due date. To make a payment using the Service, you must designate:

- The Account from which payments are to be made;
- Provide the complete name of the Payee, your account number with the Payee, and the Payee's remittance address;
- The amount of payment;
- The date you want the payment to be debited from your account.

By providing the Service with the names and account information of those entities and/or persons to whom you wish to direct payment, you authorize the Service to follow the Payment Instructions that it receives from you and to debit your Payment Account and remit funds on your behalf. We reserve the right to refuse to pay any Payee designated by you. If we do so, we will notify you promptly. We also reserve the right to terminate or deny access to Bill Pay services.

It is your responsibility to schedule your payments in such a manner that your obligations will be paid on time. Payment Instructions entered after the Cutoff Time or on a non-Business Day will be considered entered as of the next Business Day.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the payment or transfer.;
2. The payment processing center is not working properly and you know or have been advised about the malfunction before you execute the transaction;
3. The Payee mishandles or delays a payment sent by the Service;
4. For paper remittances, delivery is delayed due to the postal service;
5. You have not provided the Service with the correct name, address, or account information for those Payees to whom you wish to direct payment;
6. Circumstances beyond the Service's control (such as, but not limited to, fire, flood, or other natural or man-made disasters) that prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

If it is determined that the Service causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a person or entity which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account and for directing to the proper recipient any previously misdirected payments or transfers.

If none of the above circumstances apply, you properly follow the procedures described herein, and the Service fails to send a payment according to the Payment Instructions received, the Service will bear responsibility for late payment related charges you may incur up to a maximum of \$50.00 per item.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND OR THE SERVICE.

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Prohibited Payments

The following types of payments are prohibited through the Service, and we have the right but not the obligation to monitor for, block, cancel and/or reverse such payments:

1. Payments to or from persons or entities located in prohibited territories (including any territory outside of the United States);
2. Payments that violate any law, statute, ordinance, or regulation;
3. Payments that violate the Acceptable Use terms below;
4. Payments related to: (1) tobacco products, (2) prescription drugs and devices; (3) narcotics, steroids, controlled substances or other products that present a risk to consumer safety; (4) drug paraphernalia; (5) ammunition, firearms, or firearm parts or related accessories; (6) weapons or knives regulated under applicable law; (7) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity; (8) goods or services that are sexually oriented; (9) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (10) goods or services that defame, abuse, harass or threaten others; (11) goods or services that include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or discourteous; (12) goods or services that advertise, sell to, or solicit others; or (13) goods or services that infringe or violate any copyright, trademark, right of publicity or privacy, or any other proprietary right under the laws of any jurisdiction;
5. Payments related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or dog racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
6. Payments relating to transactions that (1) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or multi-level marketing programs, (2) are associated with purchases of real property, equities, annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (3) are for the sale of items before the seller has control or possession of the item, (4) constitute money-laundering or terrorist financing, (5) are associated with the following "money service business" activities: the sale of traveler's checks or money orders, currency dealers or exchanges (including digital currencies such as bitcoin), or check cashing, or (6) provide credit repair or debt settlement services; and
7. Tax payments and court ordered payments.

Except as required by applicable law, in no event shall we or our Service Providers be liable for any claims or damages resulting from your scheduling of prohibited payments. We encourage you to provide notice to us by the methods described above of any violations of the General Terms or the Agreement generally.

Acceptable Use

You agree that you are independently responsible for complying with all applicable laws in all of your activities related to your use of the Service, regardless of the purpose of the use, and for all communications you send through the Service. We and our Service Providers have the right but not the obligation to monitor and remove communications content that we find in our sole discretion to be objectionable in any way. In addition, you are prohibited from using the Service for communications or activities that: (a) violate any law, statute, ordinance or regulation; (b) promote hate, violence, racial intolerance, or the financial exploitation of a crime; (c) defame, abuse, harass or threaten others; (d) include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or

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discourteous; (e) infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction; (f) impose an unreasonable or disproportionately large load on our infrastructure; (g) facilitate any viruses, trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or information; (h) constitute use of any robot, spider, other automatic device, or manual process to monitor or copy the Service or the portion of the Site through which the Service is offered without our prior written permission; (i) constitute use of any device, software or routine to bypass technology protecting the Site or Service, or interfere or attempt to interfere, with the Site or the Service; or (j) may cause us or our Service Providers to lose any of the services from our internet service providers, payment processors, or other vendors. We encourage you to provide notice to us by the methods described above of any violations of the General Terms or the Agreement generally.

Payee Limitations

The Service reserves the right to refuse to pay any person or entity to which you may direct a payment. The Service is obligated to notify you promptly if it decides to refuse to pay a person or entity designated by you. This notification is not required if you attempt to make a prohibited payment described above. Payments made to payees in United States' possessions/territories may require additional processing time beyond the processing time for payees within the United States proper.

Canceling a Bill Pay Payment

You may stop or edit a pending payment (including recurring payments) by following the directions provided on the system. Stop payments are subject to a \$30 Stop Payment fee. A payment that you have scheduled but that has not been completed may be canceled before 3:00 PM CST on the business day the payment is scheduled to be sent from your account. The payment must still be in Pending status. If an electronic payment has been processed and debited from your account, you cannot cancel or stop the transaction.

If a payment is made by paper check, you may be able to cancel the payment if the draft has not cleared. We will attempt to process your stop payment request. If the paper draft has already cleared, you will be notified. You may request a stop payment through either Site or by contacting us at (618) 344-3172 or depositservices@collinsvillebuildingandloan.com.

Security

You understand the importance of your role in preventing misuse of your accounts through Bill Pay and you agree to promptly examine your statements for each of your accounts as soon as received. You agree to protect the confidentiality of your user ID and password which are intended to provide security against unauthorized entry and access to your accounts.

You agree to keep your user ID and password secure and strictly confidential and to notify us immediately if you believe your user ID and password have been lost, stolen, or otherwise become known to an unauthorized person.

You also agree to notify us if you believe 1) someone has attempted to use Bill Pay without your consent, 2) your account(s) have been inappropriately accessed, or 3) someone has authorized payments without your permission. We reserve the right to suspend or cancel your access without receiving notice from you, if we suspect it is being used in an unauthorized or fraudulent manner.

We also reserve the right to refuse or discontinue enrollment in Bill Pay to any customer who does not meet the Bill Pay Service criteria which has been established by the Association and/or its Service providers. Included in these criteria is a requirement that subscribers to this service must live within the United States, its possessions or territories and be of legal age.

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Errors and Questions

Contact us as soon as possible if you think your statement is wrong or if you need more information about a paid item listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include:

1. Your name and account number,
2. A description of the error or the payment you are unsure about and an explanation of why you believe it is an error or why you need more information, and
3. 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 generally tell you the results of our investigation within 10 business days of receipt of your complaint or question. If we need more time, however, we may take up to 45 days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

No Signature Required

When using Bill Pay to conduct transactions, you agree that the Association may debit your account to complete the transactions, or honor debits you have not signed.

Disclosure of Account Information to Third Parties

We may disclose information to third parties about your account or payments you made:

1. If we return payments made from your account which are drawn on insufficient funds or if we are unable to complete an electronic transfer or payment because of insufficient funds;
2. When it is necessary to complete your Payment Instruction;
3. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
4. In order to comply with a government agency request or court orders; or
5. If you give us written permission.

In the Event a Service Transaction Is Returned and/or Overdraws Your Payment Account

In using the Service, you are requesting the System to make payments for you from your Accounts. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are not sufficient funds in your Accounts to cover the transaction), the transaction may not be completed.

DEPENDING UPON CIRCUMSTANCES, WE MAY ATTEMPT TO DEBIT YOUR ACCOUNT A SECOND OR THIRD TIME TO COMPLETE THE TRANSACTION. WHILE ATTEMPTING TO COMPLETE THE TRANSACTION THAT CAUSED THE INITIAL INSUFFICIENT FUNDS, ALL OTHER PENDING AND SCHEDULED BILL PAYMENTS WILL BE FROZEN UNTIL SUFFICIENT FUNDS ARE DEPOSITED. THESE TRANSACTIONS WILL NOT BE AUTOMATICALLY PAID AFTER YOUR ACCOUNT IS REACTIVATED. YOU MUST MANUALLY PAY OR RESCHEDULE ALL INTERIM PAYMENTS.

IF A TRANSACTION CAUSES YOUR ACCOUNT TO BECOME FROZEN, YOU WILL BE NOTIFIED BY OUR SERVICE PROVIDER, FINASTRA, BY EMAIL, WRITTEN LETTER, AND DEPENDING UPON THE AMOUNT OF THE PAYMENT, A PHONE CALL. IN THIS CASE, YOU AGREE:

1. To reimburse us or our Service Provider upon demand for the amount of the Payment Instruction if we have delivered the payment but there are insufficient funds;
2. To reimburse us and/or our Service Provider for any NSF and other fees and costs incurred in attempting to collect any amounts from you;

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3. That we and our Service Provider are authorized to report the facts concerning the return to any credit reporting agency.

By enrolling for and using Bill Pay, you agree that we have the right to transfer funds from your other Accounts to recover funds for all payments you have requested, as well as all fees and costs incurred in the process.

Termination or Discontinuation

The use of Bill Pay does not require enrollment on your behalf; therefore, termination of Bill Pay by you is done by not accessing or using the Service. However, any transactions or payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Information Authorization

Through your enrollment in the Service, you agree that the Association or its third-party service provider reserves the right to request a credit agency report and/or review your credit rating at its own expense. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a merchant or financial institution to resolve payment-posting problems.

Third-Party Network Disclaimer

You may not resell or redistribute any services you receive through Bill Pay, our other services, or from our suppliers. You acknowledge and agree that neither the Association nor its suppliers are responsible for the content of your transmissions, which may pass through any Internet Service Provider or over the Internet. You agree to take reasonable steps to ensure that you will not use the Service provided to you for illegal or disruptive purposes. Disruptions include, but are not limited to, distributing chain letters or mass mailings of unsolicited email ("spamming"), propagating computer worms or viruses, or using the services and the Internet to make unauthorized entry to any other machine. Violation of the foregoing may result in termination of access rights to the offending party or parties.

Third-Party Software; Electronic Threats

The Association makes no representations or warranties regarding the accuracy, functionality, or performance of any third-party software that may be used in connection with Bill Pay. The Association is not responsible for any electronic threats (for example viruses, spyware, etc.) that you may encounter. We encourage you to routinely scan your computer, portable storage media, and software using a reliable antivirus and malicious software detection product to identify and remove any electronic threats. Undeleted or unrepaired electronic threats may alter, corrupt, transmit, damage, or destroy your programs, files, and even your computer. Additionally, you may unintentionally transmit electronic threats to other computers, portable media, or software. It is your responsibility to maintain the integrity of your computer.

MOBILE DEPOSIT CAPTURE TERMS & CONDITIONS

To use the Mobile Deposit Capture (MDC) Service, you must have an eligible deposit account with the Association, enroll in the Service and accept all Terms and Conditions.

Description of Mobile Deposit Capture Service

The Mobile Deposit Capture Service is designed to allow you to make deposits to your checking, savings, or money market savings accounts using compatible and supported mobile phones and/or other compatible and supported wireless devices by capturing an image of checks and delivering the images and associated deposit information to the Association via our Online and Mobile Banking applications. The device must capture an image of the front and back of each check to be deposited in accordance with

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the Procedures; must read and capture the magnetic ink character recognition (“MICR”) line on each check; and must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment.

Additional Equipment

To use the Service, you will need the Required Equipment referenced above. You must also have a supported mobile device (e.g., smartphone, iPad etc.) with a supported camera and a supported operating system. We do not guarantee that your particular mobile device, mobile device camera, mobile device operating system or mobile carrier will be compatible with the service. You are responsible for the security of your device, the costs of using your device, including the purchase of your mobile devices, internet services, and security. We are not responsible for, and you release us from, any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using the Service, e-mail or the Internet. You agree that all images and files transmitted to us through the Service will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

Deposit Limits

The standard MDC deposit limits are: \$5,000.00 per item; \$5,000.00 per day total; 30-day maximum of \$25,000.00. Limits may vary based on customer and account type.

Availability of Funds

The service is available 24 hours a day, 7 days a week. You understand and agree, for purposes of deposits made using the MDC service, the place of deposit is Collinsville, Illinois. If you make the deposit before 3:00 p.m. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. With regard to the availability of deposits made using the Services, our general policy is to make funds available after we receive and accept the deposit, usually the same business day (1st business day); however, in some cases, we may delay the ability to withdraw funds beyond the first (1st) business day. The funds will generally be available by the second (2nd) business day after the day of deposit. However, the first \$225 of the deposit will be available on the first (1st) business day. Additional delays may occur on a case-by-case basis. For determining the availability of your deposits, every day is considered a business day except Saturdays, Sundays, and Federal Holidays. For further information on funds availability, please see our Funds Availability Disclosure. All checks must be endorsed with proper endorsement (as described above), including the words “For Mobile Deposit Only at CB&L” to be accepted by the Association.

Check Requirements

Any image of a check which is transmitted must accurately and legibly provide all the information on the front and back of the check at the time presented by the drawer. **Prior to capturing the original check, the check MUST be endorsed on the back of the original check. The endorsement will include your signature and the following information: “For Mobile Deposit Only at CB&L.”** If the words “For Mobile Deposit Only at CB&L” do not appear on the back of the check, we reserve the right to reject that item.

The captured image of the check transmitted must accurately and legibly provide, among other things, the following information: The information identifying the drawer and the paying bank preprinted on the check, including complete and accurate MICR information and the signature(s); and Information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check.

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The image quality for the check will meet the standards for image quality established by the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association. The Association reserves the right to reject any check image that is not clear, is skewed, or is suspicious in any manner.

Prohibited Items

In addition to the Check Requirements above, you understand and agree you are not permitted to deposit the following items using the Mobile Deposit Service:

1. Any item stamped with a “non-negotiable” watermark;
2. Any item that contains evidence of alteration to the information on the check;
3. Any item issued by a financial institution in a foreign country;
4. Any item not payable in U.S. currency;
5. Any item that is incomplete;
6. Any stale or post-dated item;
7. Any item endorsed for deposit to another account or financial institution;
8. Any item that has already been deposited or a “duplicate item;”
9. Any item payable to another person or entity other than the person that owns the account that the item is being deposited into (third-party checks);
10. Items payable jointly, unless endorsed by all payees and deposited into an account in the names of all payees;
11. Government Checks (Social Security, IRS, etc);
12. Money orders;
13. Traveler’s Checks;
14. Substitute checks;
15. Checks endorsed by someone other than the payee;
16. Checks missing any portion of the MICR line;
17. Checks missing date, amount, or signature

Storage of Original Checks & Securing Images on Mobile Devices

You must securely store each original check. For any image in which you have transmitted, you will be responsible for preventing the transmission of another image of the item or presentment of the item by another means. You agree to retain the item and have it accessible for a period of at least 30 calendar days after the date of deposit acknowledgement. After such period expires, all checks can be destroyed in a manner that will assure the check(s) cannot be reconstructed after those 30 days. You understand and agree you are solely responsible for any loss caused by failure to secure or destroy the original check(s).

When using mobile capture, you understand check images captured using your mobile device are stored on the device only until the associated deposit has been successfully submitted. You also agree to promptly complete each deposit. In the event you are unable to promptly complete a deposit, you agree to ensure your mobile device remains securely in your possession until the deposit has been completed or to delete the associated images from the application.

PAY PORTAL TERMS & CONDITIONS

The Pay Portal Service allows accountholders with mortgage loans the ability to create a loan payment from another depository financial institution. The payment will be completed via ACH. Payments submitted through the Portal before 3:00pm CST will be applied the next business day; Payments submitted through the Portal after 3:00pm CST will be applied in two business days. The Pay Portal is **not**

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intended for paying your loan in full nor for payments over \$5,000. Please contact Loan Services at (618) 344-3172 or loanservices@collinsvillebuildingandloan.com for assistance.

TEXT BANKING TERMS & CONDITIONS

The Text Banking Service enables accountholders to check balances and transfer funds using text messages on their mobile device rather than logging into the Sites. We do not charge any fees for this Service but message and data rates may apply.

You agree to provide us with a valid mobile number and you represent and warrant that the mobile number that you provide is your own and is associated with a mobile device that you own or lease. Notify us immediately of any changes to your registered mobile number or device. In case of unauthorized access to your device or service, you agree to cancel enrollment associated with the device immediately. You are responsible for maintaining the security of your device. 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 service or from you providing us with a mobile number that is not your own.

You understand that balances provided via the service may not include recent or pending transactions that have not yet posted to your account. If you require additional details about your account, you may log in to either Site or contact Deposit Services at (618)344-3172.

We may amend the Text Banking Terms, and modify or cancel the service or any of its features without notice.

To use text banking:

1. Open the text messaging app on your mobile device.
2. In the To field, enter 59217.
3. In the text message contents enter one of the following codes and tap **Send**:

Code	Description
BAL	Account balance
HIST	Last three transactions on Primary Account
TRAN	Transfer money from selected From Account to the Primary Account. For example, to transfer \$100, text TRAN 100.
HELP	User assistance
STOP	Cancel text banking service

CARD MANAGEMENT TERMS & CONDITIONS

The Card Control Service lets you take control of your Mastercard® Debit Card and protect against unauthorized use. If you have misplaced your card, turn it to the OFF (Disabled) position. If you find it, and feel your account has not been jeopardized, turn it back ON (Enabled) and continue to use your card.

Turning your card OFF only impacts future debit card (point of sale and ATM) transactions. Any previously authorized transactions will be paid, and any recurring transactions you had previously set up will still occur. Turning your card OFF will not affect your checks, mobile or internet transfers, bill payments, or any other type of transactions in your account(s)*.

If you use your card infrequently, or are traveling without your card, turn it OFF. Then turn it ON when you are ready to use. You are in control. The online banking and mobile applications show you whether your card is ON or OFF.

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If your card is truly lost or stolen, please leave your card OFF and contact the Association at (618) 344-3172 or Shazam at (800) 383-8000 immediately.

*In all situations it is your responsibility to review activity in your accounts for accuracy and to assure that any scheduled or recurring transactions occur when your card is OFF.

ELECTRONIC STATEMENTS TERMS & CONDITIONS

To use the Electronic Statement (“eStatement”) Delivery Service, you must have an eligible deposit account with the Association, enroll in the Service and accept all Terms and Conditions.

Additional Required Equipment

In order to receive eStatements, you will need the Required Equipment referenced above as well as Adobe Reader or another Portable Document Format (PDF) Viewer. If this software did not come installed on your computer or mobile device, it is available for free download from Adobe Systems at <https://get.adobe.com/reader/>. If you desire to print and/or save your eStatements, you will also need a hard drive or other media storage device and printer.

Consent to Electronic Delivery of Account Statements

By affirmatively consenting to receive eStatements, you agree to receive your periodic account statements electronically through our eStatements Service. Your electronic statements will contain the same content as the paper versions you have been receiving.

This service is optional and you have the right to continue to receive your statements on paper or other non-electronic form. You also have the right to withdraw your consent to eStatements at any time. You may withdraw your consent through either of the Sites, contacting us via the secure email feature through Online Banking, or by contacting us directly.

Your delivery preference (paper or electronic) that is recorded on our system on the day the statement is generated will be the method used to deliver that month's statement. When you first choose eStatements, you may also receive a paper copy. If you choose to discontinue eStatements, it may also take one statement cycle to update your preferences. If you receive an eStatement after you have discontinued the service, please notify us and we will mail a paper copy to you.

There is currently no fee for eStatements. We do however, reserve the right to assess fees in the future by providing you with thirty (30) days advance notice. We also reserve the right to discontinue this service at any time for any reason.

BY SELECTING “I AGREE” BELOW, YOU AGREE TO ALL OF THE TERMS AND CONDITIONS CONTAINED IN THIS AGREEMENT. PLEASE RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

Version Dated April 1, 2023