

C ● R E B A N K

ONLINE ACCESS AGREEMENT

This Online Access Agreement (“Agreement”) is a contract which establishes the rules that cover your electronic access to your Consumer Accounts (“Account”) at Core Bank (“Bank”) through our Online Banking System, Core Bank Online Banking (“System”). The online services governed are electronic banking, bill pay, account transfers and other banking services offered through Core Bank Online Banking (collectively, the “Online Financial Services”).

BY USING OUR SYSTEM, YOU ACCEPT ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT. THE HEADINGS IN THIS AGREEMENT ARE FOR CONVENIENCE OR REFERENCE ONLY AND WILL NOT GOVERN THE INTERPRETATION OF THE PROVISIONS. PLEASE READ IT CAREFULLY.

The terms and conditions of the deposit agreements and disclosures for each of your Bank accounts, as well as your other agreements with the Bank such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement will be governed by and interpreted in accordance with all applicable laws and regulations. [The General Terms of Use](#) are incorporated by reference into this Online Access Agreement. If this Agreement conflicts with or is inconsistent with another agreement with us (other than the General Terms of Use), then the other agreement will control and take precedence, unless this Agreement specifically states otherwise. The other agreement will only control with respect to the Online Financial Service it is associated with, and only to the extent necessary to resolve the conflict or inconsistency.

You may not assign this Agreement. This Agreement is binding upon your heirs, successors and assigns and Bank’s successors and assigns. The Bank may assign this Agreement to any existing or future direct subsidiary. The Bank may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement constitutes the entire agreement between you and Bank with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

As used in this Agreement, the words “we”, “our”, “us”, and “Bank” refer to Core Bank. “You” and “your” refer to the account holder authorized by Bank to use System under this Agreement and anyone else authorized by that account holder to exercise control over the account holder’s funds through System. “Account” or “accounts” refer to your accounts at the Bank. “Electronic fund transfer” means ATM withdrawal, preauthorized transactions, point-of-sale transactions, and transfers to and from your Bank accounts

using System including bill payments. "System Services" mean the Services provided pursuant to this Agreement, including the Bill Payment Service. The term "Business Day" means Monday through Friday, excluding Saturday, Sunday and federal banking holidays.

SYSTEM SERVICES

You can use the System to:

- View account balances and review transaction history.
- Download account history into personal financial management software.
- Transfer money between eligible Accounts.
- Transfer money to pay your Home Equity loan, or other line of credit.
- Set up an Automatic Transfer to make monthly transfers from one account to another.
- Pay bills to any merchant, institution or individual with a U.S. address in the amounts you request if you have requested the Bill Payment Service.
- Change the address on any of your Accounts.
- Set up Account and personal email reminders.
- Communicate directly with the Bank via email.
- View check images.
- Transfer money to and from an external bank account (Core Bank reserves the right to cancel this or deny this at any time) if you have requested and been approved to do so.
- Deposit checks directly into your eligible account using your Core Bank mobile app

Carefully review this Agreement for additional terms specific to particular System Services.

Limits on Amounts and Frequency of System Transactions

The number of transfers from Accounts and the amounts that may be transferred are limited as described in the applicable account notices and disclosures provided to you at account opening. If a hold has been placed on deposits made to an Account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires. Subject to account transaction fee schedules. You may conduct unlimited transfers between Accounts each day.

ACCESS

Requirements

To access your Accounts through System, you must have:

At least one checking or savings Account at Core Bank
A computer or personal device capable of connecting to the Internet.

A connection to the Internet through an Internet Service Provider (ISP).
All software required to connect to the Internet.
An email address.
A Core Bank Banking Login ID and Password.

Once we have received the Enrollment Form and verified your Account information is accurate, you will be automatically enrolled. If there is issues with your enrollment or incorrect information, your profile will enter a pending state and you will need to contact The Bank to complete the enrollment. System will link all primary owned Account(s) to your Login ID or specific accounts per your instruction. You can add accounts by contacting us at 1-877-968-7672. We undertake no obligation to monitor transactions through System to determine that they are made on behalf of the account holder.

Hours of Access

You can access your Accounts through System seven days a week, 24 hours a day. However, at certain times, some or all of Services may not be available due to system maintenance or to an emergency. We agree to post notice of any extended periods of non-availability of the System on the web site. During these times, you may use the Phone-A-Bank banking service, a Core Bank or other ATM, or a branch to conduct your transactions.

Your Password

You will be given an online Password that will give you access to your Accounts through System. For security purposes, you will be required to change your Password upon your initial login to System. You determine what Password you will use and the identity of your Password is not communicated to us. Your Password can be changed at any time within the System. You agree that we are authorized to act on instructions received under your Login ID and Password. You accept responsibility for the confidentiality and security of your Password. For security purposes, upon three (3) unsuccessful attempts to use your Login ID and Password, your access to System will be disabled.

Your Password must be between eight (8) and thirty two (32) characters long, must include one (1) letter and one (1) number and no spaces. We suggest that you utilize both upper- and lower-case alpha and numeric characters for security purposes. Your Password should not be associated with personal information that is easy to guess, such as your street number, your birthday, or a family member's birthday, name, etc. Memorize your Password. Do not write it down or reveal it to anyone. We recommend you change your password every 90 days to protect the security of your Account.

If you believe that your Password may have been lost or stolen, or that someone has transferred or may transfer money from your Account without your permission, notify Core Bank at once at 1-877-968-7672. You may immediately access the System and change your Password if you believe someone may have possession of the Password you are utilizing.

Advanced Login Authentication

COMPLEX DEVICE PROFILING. During login, extensive details about your device and network are gathered and evaluated for consistency with your typical behavior and any indication that fraud may be involved in the login. The result of this evaluation can be used to determine the next step in the login process. Device encompasses computers, tablets, and smartphones you may be using to access Consumer eBanking from a browser and not from a downloadable app.

STEP-UP AUTHENTICATION. Based on the results of the Device Profiling, the system may require additional authentication.

—Out of Band Authentication allows you to authenticate through the use of a one-time security code. The interaction occurs outside the online channel through either an automated voice call or a text message.

—Out-of-Wallet Questions allows you to authenticate using a four question, multiple choice quiz that is dynamically created from over 50 sources of public record data. You must pass the quiz to proceed. This option is not offered to customers without a Social Security Number on record, such as business users.

Security

Your role is extremely important in the prevention of any wrongful use of your Account(s). If you find that your records do not agree with Bank records, please contact us at 1-877-968-7672.

You agree to protect the confidentiality of your Account number and information, and your personal identification information, such as your driver's license, Social Security Number, etc. This information by itself or together with information on your Account may allow unauthorized access to your Account(s). Your Password and Login ID are intended to provide security against unauthorized entry and access to your Accounts. Data transferred via System is encrypted in an effort to provide transmission security and System utilizes identification technology to verify that the sender and receiver of System transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the system is secure, you acknowledge that the Internet is potentially insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfer utilizing System, or email transmitted to and from us, will not be monitored or read by others.

Fees and Charges

You agree to pay the fees and charges for your use of System and Services. There is no fee for accessing your Account(s) through System.

Other fees, as detailed in our [Schedule of Fees](#), may apply to Services ordered through System (such as a wire transfer and transfers from a credit account). You agree that all such fees and charges will be deducted from the Account. We reserve the right to waive, reduce or reverse charges or fees in individual situations. If you close the Account in which charges or fees are deducted, you must notify us and identify a new Account for the selected services. Additionally, if you close all Accounts, you must notify the Bank to cancel your access to System.

Service may be cancelled at any time without prior notice due to insufficient funds or excessive use of uncollected funds in your Account(s). After cancellation, System may be reinstated at the Bank's discretion once sufficient funds are available in your Account(s) to cover any charges or fees and other pending transfers, withdrawals, or debits.

If you do not access System for any consecutive 60-day period, we reserve the right to discontinue your access to System.

You agree to be responsible for any internet service, data, or telephone connection charges you may incur by accessing your Account(s) through System. Please note that you are also responsible for any fees assessed and billed separately by your Internet Service Provider.

Bank's Right to Terminate this Agreement

You agree that Bank reserves the right to terminate this Online Access Agreement and your access to System or Service, in whole or in part, at any time at our sole discretion.

Your Right to Terminate

You may cancel your System or Service at any time by providing Bank with written notice by postal mail or fax. Your access to System will be suspended within three (3) Business Days of our receipt of your instructions to cancel. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

How to Communicate with Bank

Unless this Agreement provides otherwise, you can communicate with Bank in any one of the following ways:

- **Email.** You can contact us by email at customerservice-web@corebank.com. Sending an email through System. Bank has provided this email for you to provide us feedback on System or Service. This email should not be used to discuss your Accounts with us. Email is not a secure transmission of data.
- **Telephone.** You can contact the Bank at 877-968-7672
- **Facsimile.** You can contact us by facsimile (fax) at 1-866-741-2189.

- **Postal Mail.** You can write to us at Core Bank, 17807 Burke Street, Omaha, NE 68118.
- **In person.** You may visit us at 17807 Burke Street in Omaha, NE or at any one of our other locations.

ACCOUNT ACTIONS

Stop Payment

If you have told us in advance to make regular payments from your Account(s), you can stop any of these payments. Here is how:

- Call us at 877-968-7672 or write to us at Core Bank, 17807 Burke Street, Omaha, Nebraska 68118 in time for us to receive your request at least 24 hours before the payment is scheduled to be made.
- If you call, the Bank will also request you to put your request in writing and send it to you for approval. You must return it to us within 14 days after you call.
- You may place a stop payment through your Online Banking.
 - You may place a Stop Payment (check only) through Online Banking. In requesting the Bank to stop payment, you agree to furnish the Bank with the exact amount and check number, along with the date, name of payee and such other information pertaining to said item as the Bank requests, and failure to furnish such information shall relieve the Bank of any liability for any payment made contrary to this request. You agree to reimburse the Bank for all expenses and loss resulting from refusing payment pursuant to this order, or if by reason of such payment, other checks drawn by the requester are returned because of insufficient funds. This Stop Payment order is subject to all Bank rules and regulations.
 - This request, unless hereafter released, will automatically expire at the end of the 6 months from the date of order unless a renewal order is received by the Bank.
 - If your checkbook is lost or stolen, the Bank recommends that you close your account and open a new account and not put a Stop Payment on a range of checks.
- You will be assessed a Stop Payment Fee for each request as disclosed on our [Schedule of Fees](#).

Bank's Liability

If you order us to stop one of these payments three (3) Business Days or more before it is scheduled, and we do not do so, we will be liable for your losses or damages.

Transfers

An intra-bank transfer initiated through System prior to 10 p.m. (Central Time) on a business day is posted to your Accounts the same day. All transfers completed after 10 p.m. (Central Time) on a business day will be posted on the next Business Day. System identifies transfers based upon the Login ID of the User who made the electronic transfer.

Accordingly, you understand and acknowledge that the Transfer History screen in the Transfer menu option of System will not reflect transfers made by multiple Users from the same Account(s) if different Login IDs are used. You agree to communicate with any other person(s) with authorized access to your Account(s) concerning any transfer(s) or bill payment(s) from your Account(s) in order to avoid being assessed any type of additional fees.

Overdrafts

(Bill Payments, Transfers, and Other Withdrawals). If your Account has insufficient funds to perform all electronic fund transfers you have requested for a given Business Day, the:

- Electronic fund transfers involving currency disbursements, like ATM withdrawals, will have priority.
- Electronic fund transfers initiated through Systems which would result in an overdraft of your Account, may, at our discretion, be canceled.
- In the event that the electronic fund transfers initiated through Systems, which would result in an overdraft of your Account, are not canceled, overdraft charges will be assessed pursuant to the terms of the Deposit Agreement for that Account and as disclosed on the [Schedule of Fees](#).

Periodic Statements

You will receive a monthly Account statement unless there are not any electronic transactions in a particular month. In any case, you will receive a statement at least quarterly.

Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any Service, increased liability for you, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice of at least 21 days prior to the effective date of any such change, unless an immediate change is necessary to maintain the security of an Account or our electronic fund transfer system. We will notify you by email or postal mail of any change in terms. As always, you may choose to accept or decline changes by continuing or discontinuing the System or Services to which these changes relate. Your continued use of any or the entire System or Services indicate your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific Accounts are governed by the applicable Deposit Agreement and disclosures. Core Bank may, from time to time, introduce new Online Financial Services. By using these Services when they become available, you agree to be bound by the rules contained in this and any revisions conducted to this Agreement.

Disclosure of Account Information

You understand that information about your Account(s) or the transfers you make may be disclosed to others. For example, tax laws require Bank disclosure to the government of the amount of interest you earn, and some transactions, such as large currency transactions, must be reported to the government. We may also provide information about

your Account(s) to persons or companies we believe would use the information for reasonable purposes, such as a merchant calling to verify a check you have written, in order to comply with government agency or court orders, and if you give us permission in any case. In addition, we routinely inform consumer reporting agencies, if allowed by law, when Account(s) are closed because they were not handled properly. We may also seek information about you from others, such as a consumer reporting agency, in connection with the opening or maintaining of your Account(s) or in connection with approving your access to System. You also authorize the Bank to disclose to third parties, agents, and affiliates, such as independent auditors, consultants or attorneys, information you have provided or that we have obtained about your Account(s) and the transfers you make. You agree and hereby authorize all of the above-mentioned transfers of information.

Obtaining Account Balance and Transaction History

You can obtain balance and transaction history on eligible Account(s) that are enrolled in Service. Account balance and transaction history reflects activity through the close of the previous Business Day plus real time authorized transactions memo posted to your Account(s). The real time transactions are available to view when the real time telecommunications link is available.

Questions or Error Correction on System Transfers and Bill Pay Transactions

In case of questions or errors about System transfers or bill payments made through Service involving your Account(s), you should do one of the following as soon as you identify any errors or discrepancies in your statement or transaction record, or if you need more information about a transaction listed on the statement or transaction record:

- Send an email to customerservice-web@corebank.com.
- Call Bank during normal business hours at 877-968-7672 ;
- Write to Core Bank, 17807 Burke Street, Omaha, NE 68118; or
- Stop by any Bank location during our hours of operation.

We must hear from you no later than sixty (60) Calendar Days after we have sent you the FIRST statement on which the problem or error appeared. If you notify us verbally, we will require that you send us your complaint or question in writing within ten (10) Business Days.

When you tell us about the problem, please:

- Tell us your name and account number;
- Describe the error or the transaction you are unsure about and explain why you believe it is an error or any additional information you need;
- Tell us the dollar amount of any suspected error;

We will determine whether an error occurred within ten (10) Business Days (5 if involving a Visa transaction or 20 for a new account holder) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 Calendar Days (90 if the transaction involved was a point-of-sale transaction or a transaction initiated outside the United States) to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (10) Business Days (5 if involving a Visa transaction or 20 for a new account holder) for the amount you think is in error less your liability, so you will have 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 ten (10) Business Days, we may not credit your account during this period.

We will tell you the results within three (3) Business Days after we finish our investigation. You may ask for copies of the document(s) used in our investigation. If we decide that there was no error, we will send you a written explanation. If we have made a provisional credit, a corresponding debit will be made from your Account(s).

Unauthorized Transactions on Your Account(s)

You are responsible for all System transactions you authorize. If you permit someone else to use your Login ID and Password, you are responsible for all transactions he/she conducts on your Account through System.

Notify us at once if you believe another person has improperly obtained your Login ID and Password. Also, notify us if someone has transferred or may transfer money from Account(s) without your permission, or if you suspect any fraudulent activity on your Account(s). An immediate telephone call to 877-968-7672 is the best way to reduce any possible losses.

If you tell us within two (2) Business Days after you learn of the loss, theft, or compromise, you will lose no more the \$50 if someone used your Login ID and Password without your permission to access Account. If you do NOT tell us within two (2) Business Days after you learn of the loss, theft, compromise, or unauthorized use of your Login ID and Password, and Bank can prove we could have stopped someone from using System or Service without your permission had you told us, you could lose as much as \$500.

If you do not tell us within sixty (60) Calendar Days after the first statement was sent to you, you may not get back any money you lost if Bank can prove we could have stopped someone from taking the money if you had told us. If a good reason (such as a long trip or hospital stay) kept you from telling Bank, we may extend the time periods.

To notify us, call Core Bank at 877-968-7672 during normal business hours, or write to Core Bank, 17807 Burke Street, Omaha, NE 68118.

E-SIGN DISCLOSURE AND CONSENT

Electronic Delivery of Statements and Notices

By submitting your request for statements electronically, you consent and agree Core Bank may provide certain disclosures and notices to you in electronic form, in lieu of paper form in connection with all Accounts and Services provided through the System.

Definitions

As used in this Agreement, the words “we”, “our”, “us” and “Bank” mean Core Bank. “You” and “your” refer to the account owner(s) authorized to receive Communications under this Agreement. “Business days” means Monday through Friday. Federally designated holidays are not included. “Communication” means any customer agreements or amendments thereto, periodic statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Consent for Electronic Delivery of Estatements and other Account Documents

Your consent to receive all Communications that we may choose to make available in electronic format, to the extent allowed by law, in connection with your Core Bank accounts. Without limiting the generality of the foregoing, your consent also covers:

- All disclosures that are required or may be provided on or with your account, including, but not limited, to the Error Resolution Notice required by the Electronic Fund Transfer Act. As an example, we may choose to send by e-mail legally required notification of changes to terms and conditions related to the Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.
- Periodic statements for your Account or such other Communications that we may include from time to time as part of the enrollment to receive electronic statements.

You understand that the Bank will discontinue mailing Communications to your address of record unless you withdraw your consent as described below.

Method of Providing Electronic Communications

All future Account statements will be maintained on a website which you access to obtain, review, print, and copy/download your periodic statements. Each month we will send an e-mail notice to you advising you of the availability of your statement and the link to the website where you can access your statement. You may then access your statement via that website using the procedure we authorize.

We will send all Communications via e-mail to the last known e-mail address provided by you. You agree to notify us promptly of any change of your e-mail address.

Will my statement look the same as my printed statement?

Yes, the format of the statement is similar to the printed statements. However, special paper is used for the printed statements, which will cause your printout to look different.

Core Bank statement Procedures

Once you are enrolled for statements, you will receive an e-mail shortly after the end of each statement period (not all accounts will generate monthly statements) letting you know that your statement is ready for viewing. The notice will include a link to the login page. You must log in to view your statement.

- Enter your User ID and password, and click the Login button.
- After clicking the Login button, a list of your available statements will appear.

Duty to Review Periodic Statements

You must promptly access/review your statement and any accompanying items and notify us in writing within the applicable time period specified in your Account Disclosures Agreement of any error, unauthorized transaction, or other irregularity. If you allow

someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the Statement Date regardless of when you receive and/or open the statement.

Change of E-Mail Address

It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to your Account, and you agree to notify us immediately of any change in your e-mail address. Notice must be given by updating your information online in your Account.

Security

You understand the importance of your role in preventing misuse of your Accounts and you agree to promptly examine your Communications as soon as you access it. We cannot and do not warrant that all e-mails transmitted to and from us, will not be monitored or read by others. For security reasons, we require that you login to our secure Site to access certain Communications.

Your Right to Withdraw Consent

You have the right to withdraw your consent to have your statements provided in an electronic form by calling us at 877-968-7672 or by emailing us at customerservice-web@corebank.com. You will receive paper statements for subsequent statement periods. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. Your withdrawal of consent may result in higher or additional fees for the products. Please refer to your applicable Agreement and the [Schedule of Fees](#) for fees that may apply.

Joint Accounts

If your Account is joint with another person, one of you may consent to receive disclosures electronically and that person's election to receive statements shall apply to both of you. We will then send the notice regarding the availability of the statements to the e-mail address provided in lieu of providing a paper statement.

Our Right to Change or Terminate

We may change any term of this E-sign disclosure at any time. If you do not wish to accept the change, you may stop receiving electronic Communications by withdrawing your consent to receive statements and notices electronically.

You agree that we can terminate our electronic Communications service and revert to printed mailed statements for any reason at any time. We will provide you with notice of any such termination or change as required by law.

Communication between Core Bank and You

Unless this Agreement provides otherwise, you may communicate with us in any one of the following ways:

Email: You may contact us by e-mail at: customerservice-web@corebank.com.

Telephone: You may contact us by phone at: 877-968-7672

Postal Mail: You can write to us at: Core Bank 17807 Burke Street, Omaha, NE 68118

Bank Visit: For a listing of our Bank locations, please call us at the number above or visit www.corebank.com

Requesting a Paper Copy of a Statement

We will not send you a paper copy of any Communication which is available electronically from us, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. Requests for paper copies of a statement can be made by e-mailing customerservice-web@corebank.com or by calling 877-968-7672. There may be a fee for statement copies. Please refer to the [Schedule of Fees](#). We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Hardware and Software Requirements

To access your statements, you will need a personal computer or other personal device that has the capability of running software that can access the Internet and that can send and receive electronic mail. If you are reading this Agreement online, you have the necessary hardware and software to access your statements.

In particular, your personal computer or device will also need:

- A current version of an Internet browser we support, including:
 - Internet Explorer 11.x
 - Microsoft® Edge 20 or higher
 - Mozilla Firefox Version 51 or higher
 - Apple® Safari™ Version 10.x or higher
 - Google® Chrome™ Version 15 or higher
- A current version of a pdf reader, such as Adobe® Acrobat® Reader Version.
- To print a copy of your statements, you will need a printer attached to your computer capable of printing Web pages.
- To save your statements on your computer, you can use the “Save” feature on your Internet software to save the pages to your hard drive.

Additional Terms and Conditions of your Electronic Statement Agreement

The terms and conditions of your Account Agreement for each of your accounts as well as your other agreements with the Bank such as loans continue to apply notwithstanding anything to the contrary in this Agreement.

All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print a copy of this Agreement and any other Communications that are important to you to save for your records. The Agreement will continue to be available online.

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Service Specific Terms

OPTIONAL BILL PAYMENT SERVICE

The Core Bank Bill Pay Service allows you to schedule bill payments through System. You can arrange, at your option, for the payment of current, future and recurring bills from an eligible checking Account. You may pay any merchant or individual with a U.S. address.

Bill Payment Service daily cutoff time is 8 p.m. (Central Time). Payments made after 8 p.m. CT will be conducted on the next Business Day. You must designate the Account from which the payments are to be made; the complete name of the payee, the account number with payee, and the payee’s remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment; and the date you want the payment to be withdrawn from your Account. We are not obligated to make any such payment unless your Account (including overdraft protection if available) has sufficient funds to pay the bill on the Payment Date. Funds for all bill payments (whether these payments are made electronically or by check) will be withdrawn from your Account as an ACH Withdrawal on the next Business Day the payment is scheduled to be sent to the payee. By using the Bill Payment Service, you agree that, based upon the instructions received under your Login ID and Password, that we can charge your designated Account by electronic transfer, “no signature required draft”, or by withdrawing and remitting 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.

NOTE: Any payments made with Bill Pay Service require sufficient time for your payee to credit your account properly. To avoid incurring a finance charge or other fees, you must schedule a payment sufficiently in advance of the due date. **YOU MUST SCHEDULE THE PAYMENT AT LEAST 5 BUSINESS DAYS PRIOR TO THE DATE THE PAYMENT IS DUE TO YOUR PAYEE.**

If Bank does not properly complete a bill payment on time or in the correct amount, according to our Agreement with you when you have properly instructed us to do so, we will pay any late fees or finance charges as long as your Account was in good standing with the payee prior to this incident. However, there are some exceptions to our liability. We will NOT be liable:

- If there are insufficient funds or credit availability in your designated Account (including your overdraft protection);
- If legal order directs us to prohibit withdrawals from the Account;
- If the payment Account is closed or frozen;
- If you, or anyone you allow, commits any fraud or violates any law or regulation;
- If the terminal, telecommunication device or any part of the electronic fund transfer system is not working properly, and you knew about the breakdown when you started the transfer;
- If you have not provided us with complete and correct payment information including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount; If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken;
- There may be other exceptions stated in our Agreement with you.

We will not be liable for indirect, special, or consequential damages arising out of the use of Bill Pay Service.

If the payment Account has insufficient funds to cover a payment, the Bank may return the payment and your bill pay account will be blocked from use until the payment amount has been collected. After your bill pay Service has been blocked, it may be reinstated at Bank's discretion. Bank reserves the right to terminate your use of Bill Pay Service at any time.

If, for any reason, you should ever wish to cancel the Service, we strongly suggest that you cancel all future bill payments at the same time that you cancel your service, by deleting those payments yourself using Service. This will ensure that future payments and transfers made by you will not be duplicated. We will continue to maintain Account(s) until you notify us otherwise.

How to Cancel a Bill Payment

To cancel a bill payment that you have scheduled through the Service, you must cancel the payment via Service (by following the on-screen instructions) as long as the payment is pending.

To Place a Stop Payment Request on a Bill Payment

If you make payments through the Bill Pay Service and it is after 2:45 p.m. (CT) the day you requested the payment to be made, you will need to place a stop payment request in one of the following ways:

- You can call us at 877-968-7672
- You can fax a request in writing to [1-866-741-2189](tel:1-866-741-2189). You will need to include the payment amount, date you made the payment, and the name of the vendor.

MOBILE REMOTE DEPOSIT SERVICES

Scope and Availability

The Mobile Remote Deposit Service ("Remote Deposit Service") allows you to make a deposit directly into any of your checking or savings accounts that are accessible online

(each an “Eligible Account”) using the Core Bank mobile app by submitting photos of the front and back of your endorsed, eligible check, which you authorize us to then process.

To utilize the Remote Deposit Service, download the Core Bank mobile app on an eligible mobile device. Please refer to [Supported Devices](#) for operating system requirements. You are responsible for: (i) maintaining the confidentiality and security of your mobile devices, access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access Mobile Deposit Services (collectively, “Access Information”); and (ii) preventing unauthorized access to or use of the information, files or data that you store, transmit or use in or with Mobile Deposit Services (collectively, “Account Information”). You agree not to supply your Access Information to anyone. You will be responsible for all electronic communications, including image transmissions, email and other data (“Communications”) entered using the Access Information. Any Communications received through the use of the Access Information will be deemed to be sent by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Access Information, including your mobile devices. We reserve the right to deny you access to Mobile Deposit (or any part thereof) if we believe that any loss, theft or unauthorized use of Access Information has occurred.

Availability of the Mobile Deposit Service may be affected by your mobile carrier’s coverage area and the internet connectivity of your mobile device. You are solely responsible for troubleshooting any issues arising in connection with your mobile device, including, but not limited to internet connectivity. In the event the Remote Deposit Service is unavailable due to the Bank’s equipment failure, telecommunications failure, or other system outages, you may conduct deposits by visiting a branch location or via deposits at permitted ATMs.

Some accounts are not eligible for mobile deposit, such as accounts that are less than 30 days old or accounts that have three or more overdrafts associated with the account. In this instance, such an account is not an Eligible Account.

Mobile deposit limits may also differ for each Eligible Account. You must comply with any restrictions or dollar limits on the Remote Deposit Service.

Fees

There currently are no fees to use the Remote Deposit Service for consumer Eligible Accounts, however, your mobile carrier’s message and data rates may apply. There may be fees associated with some Eligible Accounts as set forth in an agreement between you and Core Bank. We reserve the right to charge a fee for use of the Mobile Deposit Service. We will inform you of any future fees to use the Mobile Deposit Service by updating this Agreement.

Eligible Checks and Processing

You agree to scan and deposit only “checks” as the term is defined in Federal Reserve Regulation CC (“Reg CC”) and only those checks that are permissible under this addendum or such other items as we, in our sole discretion, elect to include under Mobile Deposit Services.

You authorize us to process any check image that you send us or convert any image to an Image Replacement Document for subsequent presentment and collection; it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the applicable Uniform Commercial Code.

You will submit only qualifying checks. Bank's processing of any non-qualifying items shall not constitute a waiver by Bank or obligate it to process such non-qualifying items in the future. Bank may discontinue processing of non-qualifying items at any time, without cause or prior notice.

Checks must be payable to, and endorsed by, the account owner for the Eligible Account, as follows: before check photos are taken, the back of the check must be signed with "For Mobile Deposit at Core Bank Only" written below your signature (or if available, check the box that reads: "Check here if mobile deposit").

You are prohibited from duplicate scanning, negotiating, depositing the same original paper checks, and/or otherwise violating applicable law or the terms of this Agreement.

You must also ensure that the checks have not been altered, and that the photos sent via the Mobile Deposit Service are an accurate depiction of the front and back of the original check to be deposited.

You are responsible for any numerical errors on deposit data entry.

We reserve the right to reject any item transmitted through the Mobile Deposit Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from us that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.

The total aggregate amount of all consumer deposits using the remote deposit services will not exceed \$2,500 per item or daily limit, with a maximum of 5 items

The total aggregate amount of all Private Client deposits using the remote deposit services will not exceed \$50,000 per item or daily limit, with a maximum of 5 items OR \$100,000 multi-day (5 days) , with a maximum of 10 items.

After depositing your check using mobile deposit, you must:

- Write "mobile deposit" and the date on the front of your check. The date should be the month, day, and year of your deposit; and
- Securely store your check for 14 days after your deposit, and then destroy it. This allows sufficient time in case the original check is required for any reason.

Ineligible Items and Return

Checks and other items that are NOT eligible for the Remote Deposit Service include:

- Checks or items payable to any person or entity other than you, or to you and another party;

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into;
- Checks or items containing alteration to any of the fields on the front of the check or item (including MICR line), or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn;
- Checks or items previously converted to a substitute check, as defined by Reg CC;
- Checks or items drawn on a financial institution located outside the United States;
- Checks or items that are remotely created checks, as defined in Reg CC, and checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution;
- Checks or other items not payable in United States currency;
- Checks or other items on which a stop payment order has been issued or for which there are insufficient funds;
- Checks or items dated more than 6 months prior to the date of deposit;
- Checks or items dated for a future date (post-dated) after the date the image is being submitted to the Bank.
- Checks or items prohibited by our current procedures relating to the Service or which are otherwise not acceptable under the terms of your Mobile Banking account;
- Checks with any endorsement on the back other than that specified in this Addendum.

If the transmitted check or other electronic item is not eligible for the Mobile Remote Deposit Service under one of the above categories we will return the electronic item to you unprocessed and charge back your Account as applicable.

Mobile Deposit Funds Availability

You agree that checks or items deposited using Mobile Deposit are not subject to the funds availability requirements of Reg. CC. You also agree that the checks or items you deposit are not subject to the dispute resolution process or requirements established under the Consumer Financial Protection Bureau (CFPB) Electronic Fund Transfer Act or its implemented regulation, Regulation E.

In general, if an image of an item you deposit through Mobile Deposit Service is received and accepted before our cut-off time of 8 p.m. (Central Time) on a business day (Saturdays, Sundays and federal holidays are not considered business days), we consider that business day to be the day of your deposit. Otherwise, we consider that the deposit was made on the next business day we are open. Funds deposited using Mobile Deposit Service will generally be made available to you on the first business day after the day we receive your deposit, provided that the deposit meets all requirements. However, availability of funds deposited using Mobile Deposit Service may be delayed for a longer

period under certain circumstances, at the discretion of the Bank. Circumstances in which funds availability may be delayed include, but are not limited to:

- We believe a check you deposited will not be paid.
- You deposited a check totaling more than the total aggregate limit on any one day.
- You have overdrawn your account repeatedly, over three (3) times, in the last twelve months.
- There is an emergency, such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds and tell you when the funds will be available. Even after the item has 'cleared', we have made the funds available to you, and you have withdrawn the funds, you are still responsible for items you deposit that are returned to us unpaid and for any other problems involving your deposit.

Errors

You agree to notify us immediately of any errors, or suspected errors, related to the items deposited through Mobile Deposit, and in no event later than thirty (30) calendar days after the applicable Bank account statement is made available to you. Unless you notify us within thirty (30) calendar days, such statement regarding all deposits made through Mobile Deposit shall be deemed correct, and you are prohibited from bringing a claim against us for such alleged error.

Warranties and Indemnification.

You warrant to Bank that:

1. You will only transmit eligible items;
2. You will not transmit duplicate items;
3. You will not deposit, redeposit or represent the original check with Bank or any other party;
4. You will comply with this Agreement and all applicable rules, laws and regulations;
5. You are not aware of any factor which may impair the collectability of the item;

Termination

We may terminate the Mobile Deposit Service at any time. You may stop using the Mobile Deposit Service at any time. However, any image transmitted through the Mobile Deposit Service shall be subject to this Agreement.

Audit

We may periodically audit and verify your compliance with these Mobile Deposit Service terms or for any other reason in connection with the Mobile Deposit Service. You agree to cooperate and provide information or documents at your expense as may be reasonably requested by us in the course of such audit.

MONEY MOVEMENT SERVICES

We may provide money movement services, such as *Zelle*, to you pursuant to other applicable agreements you have with us that allow you to transfer money between you and others who are enrolled directly with the service or enrolled with another financial institution that partners with the services (the “Transfer Services”). In addition to the terms of your other agreement with us, the following terms apply to the Transfer Services.

Communication

You authorize the Bank and our third-party providers, including their agents, to contact you through mail, telephone and email in connection with the Transfer Services.

Prohibited Transfers

The Transfer Services may not be used to make payments to unlawful Internet gambling sites, payments to or at the direction of government agencies, and payments in response to a court-directed payment plan. You represent and warrant that you will not use the Transfer Services to make such payments.

ONLINE APPLICATIONS

You may apply for some of our Online Financial Services online or using the Core Bank mobile application. You agree to provide accurate, true, current, and complete information about you as reflected in application process. By providing the information you represent and warrant that you have the proper authority to provide such information to us for use in connection with the Online Financial Services you are applying to receive.

We may provide additional agreements to you in connection with the particular Online Financial Services that you are applying for, and your receipt of the Online Financial Services will be subject to those additional agreements.

UPLOADING DOCUMENTS

Some of our Online Financial Services will require or allow you to upload documents to us using our Online Banking System or Core Bank mobile app. You agree to provide accurate, true, current, and complete information about you and as reflected in the uploaded documents. By uploading the documents you represent and warrant that you have the proper authority to provide such information to us for use in connection with the Online Financial Services you are receiving.