

Cumberland Security Bank

CSB Mobile Banking

General Terms & Conditions

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY. THEY GOVERN YOUR ACCESS AND USE OF THIS MOBILE SMART APPLICATION.

By accessing or using this service, you agree to be bound by these terms and conditions and accept them in full, as they may be modified by CUMBERLAND SECURITY BANK (for purposes of these terms and conditions the term "CSB" includes Cumberland Security Bank and its affiliates, as applicable) from time-to-time and posted on this service.

No Warranties. Although CSB 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 merchantability, 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, CSB also makes no representations, endorsements, or warranties, either express or implied, with respect to any service operated by a third party.

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Transmissions to and from this SERVICE. Except where expressly indicated otherwise, transmissions to and from this SERVICE or directed to CSB, including e-mails, 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 CSB. Please do not use e-mail to send us communications which contain confidential information, which we require to be in writing, or which need our immediate attention. Please call 606-679-9361 or write us instead at this address: Attention: Operations Department, Cumberland Security Bank, P.O. Box 70, Somerset, KY 42502. Any transmission to this SERVICE, including e-mails shall be deemed the property of CSB.

Modifications. CSB may at any time make modifications, changes, and alterations to the contents of this SERVICE, including these Terms and Conditions, without prior notice. You are responsible for regularly reviewing these terms and conditions. Your continued use of this SERVICE following any modifications, changes, or alterations shall constitute your acceptance of such modifications, changes, or alterations.

Severability. To the extent any portion of these Terms and Conditions 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 these Terms and Conditions, as so modified, shall remain in full force and effect.

Waiver. No waiver by CSB of any right, term, or provision of these Terms and Conditions will be deemed a waiver of any other right, term, or provision of these Terms and Conditions.

Service Contact. You may contact CSB by the following:

E-mail: information@csbweb.com

Phone: 606-679-9361

Mail: Cumberland Security Bank
P.O. Box 70
Somerset, KY 42502-0070

General Description of Mobile Banking Service Agreement

What Does This Agreement Cover

This Agreement between you and CSB governs the use of CSB Mobile Banking services. These services permit CSB customers/members (consumers, sole proprietors and other business customers/members) to perform a number of banking functions on accounts linked to the service through the use of a mobile device or mobile smart telephone. Unless indicated otherwise by the context, "linked CSB accounts" or "linked accounts" refers to all of your accounts with CSB that you have linked to Mobile Banking solution.

Accepting the Agreement

When you use any of the Mobile Banking services described in this Agreement, or authorize others to use them, you agree to the terms and conditions of the entire Agreement.

Relation to Other Agreements

Your use of Mobile Banking services may also be affected by the agreements between us for your linked CSB accounts. When you link an account to Mobile Banking services, you do not change the agreements you already have with us for that account. Similarly, when you use Mobile Banking services to access a loan account, you do so under the terms and conditions we gave you in the agreement and disclosure for the loan account. You should review those agreements for any applicable fees, for limitations on the number of transactions you can make, and for other restrictions that might impact your use of an account with Mobile Banking services. If you are enrolled in Online Banking and Bill Pay, the terms and conditions for those services still apply as well.

Mobile Banking Services

Mobile Banking for Consumers and Businesses

You may use Mobile Banking to:

- View current balance information for your linked CSB accounts.
- Review available transactions for your linked accounts.
- View branch locations.
- View contact telephone numbers and additional contact details.
- View account alerts and notifications.
- View public information such as 'about us' and contact information.
- Transfer funds between your linked internal CSB accounts on either a one-time or recurring basis.
- Pay bills as defined by the capabilities of the mobile bill pay services.

Some of the above services may not be available for certain accounts or customers.

Description of Mobile Banking Services

Internal Account Transfers

- Processing of Transfer Requests
 - Transfers can be made in 2 ways, on a 1-time basis. One-time transfers may be immediate or scheduled for a future date. The recurring transfer feature may be used when a set amount is transferred at regular intervals. For example, a \$100 transfer from a checking to a savings account which occurs every 2 weeks.
 - One-time immediate transfers can be made from a linked CSB checking or savings account to most linked CSB accounts.
 - Scheduled and recurring transfers can be made from a linked CSB checking or savings account to another linked checking or savings account.

- Transfers from a deposit account are immediately reflected in the account's available balance.

Scheduled and Recurring Transfers

- Transfers scheduled for a weekend or a non-bank business day will memo post to the account on the day they are processed and will hard post on the next business day. All other scheduled and recurring transfers will be processed from the funding account at the beginning of the business day requested.
- Transfers to Deposit Accounts
 - Please note, transfers to any deposit account on a Saturday, Sunday or bank holiday, will appear with our next business day's date in the deposit account transaction history.
 - All transfers submitted to a deposit account (such as checking, savings, money market) are immediately reflected in the account's available balance.

Limitations and Dollar Amounts for Transfers and Payments

Transfers and Payments made using Mobile Banking are subject to the following limitations:

- Our bill payment Service Provider limits daily bill payments to \$9,999.99 and all bill payment transactions for a single day to \$9,999.99.
- All transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system.
- At CSB's discretion, we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate transfer arrangements.

Transfer/Payment Authorization and Sufficient Available Funds

- You authorize CSB to withdraw, debit or charge the necessary funds from your designated account in order to complete all of your designated transfers and payments.
- You agree that you will instruct us to make a withdrawal only when a sufficient balance is or will be available in your accounts at the time of the withdrawal.
- The completion of a transfer or payment is subject to the availability of sufficient funds (including any overdraft protection plans) at the time the transaction is posted. If enough funds to complete the transfer or payment are not available, we may either (i) complete the transaction and overdraw the account or (ii) refuse to complete the transaction. In either case, we may charge a non-sufficient funds (NSF), returned item, overdraft, or similar fee. Please refer to the applicable account agreement and fee schedule for details.
- At our option, we may make a further attempt to issue the payment or process the transfer request.
- CSB is under no obligation to inform you if it does not complete a payment or transfer because there are non-sufficient funds or available credit in your account to process the transaction. In this case, you are responsible for making alternate arrangements or rescheduling the payment or transfer.

Canceling Transfers and Payments

- Bill Payments
 - In order to cancel a payment, you must sign into CSB Mobile Banking and go to the Bill Pay screen. To cancel the payment, tap and hold on the payment you would like to cancel.
 - Future-dated payments can be cancelled prior to 4:00 p.m. EST on the date the bill is scheduled to process.
- Transfers

- You cannot cancel a one-time immediate transfer after it has been submitted in Mobile Banking and the information has been transmitted to us.
- Future-dated and recurring transfers can be canceled prior to 3:00 a.m. EST on the day the transfer is scheduled to be made. If the transfer's status is In Process or Processed, you can no longer cancel it. After you cancel a future-dated transfer, the status changes to Canceled. Canceled transfers remain under the transfer history.

We must receive your request three (3) bank business days or more before the bill payment is scheduled for processing. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you call or write to cancel a payment that is Pending, you will be charged for a stop payment in accordance with the agreement for the appropriate linked account.

Other Terms and Conditions

Monthly Service Charge

Except as otherwise provided in this Agreement or your applicable account agreements and schedule of fees, there is no monthly service charge for accessing your linked accounts with the Mobile Banking service.

Other Charges

In addition to the fees already described in this Agreement, you should note that depending on how you access Mobile Banking you might incur charges for:

- Normal account fees and service charges as outlined in your fee schedule and account agreements.
- Any Internet service provider fees.
- Payments or transfers made through Mobile Banking services from a savings or money market account may result in an excess transaction fee. See your savings or money market account for details.
- An NSF-fee, returned item, overdraft or similar fee may also apply if you schedule payments or transfers and your available balance is not sufficient to process the transaction on the date scheduled or, in the case of a personal check, on the date when the check is presented to us for payment.

Service Hours

Mobile Banking services are available 365 days a year and 24 hours a day, except during system maintenance and upgrades. When this occurs, a message will be displayed on-line when you sign on to Mobile Banking. Our Operations Department is available for support from 8:00 a.m. to 5:00 p.m. ET Monday through Friday, excluding bank holidays. You may also email us at information@csbweb.com or write us at:

Cumberland Security Bank
P.O. Box 70
Somerset, KY 42502-0070

Business Days

For Mobile Banking services, our business days are Monday through Friday, excluding bank holidays.

Participation By Payees

Occasionally a Payee may choose not to participate in Bill Pay, or may require additional information before accepting payments. We will work with these Payees to encourage them to accept an electronic or check payment from the Bank. If we are unsuccessful, or if we determine that the Payee cannot process payments in a timely manner, we may decline future payments to this Payee. In the unlikely event that this occurs, we will promptly send you a notice. Any obligations that you wish to pay through Mobile Banking with Bill Pay must be payable in U.S. dollars to a Payee located

in the United States. We reserve the right to restrict categories of Payees to whom payments may be made using the service. You should not use the service to make:

- Tax payments
- Court-ordered payments
- Payments to settle securities transactions

Joint Accounts

When your Mobile Banking service is linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any account owner.

Changes to Agreement

We may change this agreement at any time. For example, we may add, delete or amend terms or services. We will notify you of such changes by mail or electronic message. If you initiate any transfer of funds or bill payment through your mobile Banking after the effective date of a change, you indicate your agreement to the change.

Cancellation

Your mobile Banking service remains in effect until it is terminated by you or CSB. You may cancel your service at any time by notifying us of your intent to cancel in writing or by calling mobile Banking customer service at 606-679-9361. This cancellation applies to your mobile Banking services, and does not terminate your CSB deposit or loan accounts. We recommend that you cancel any scheduled payments prior to notifying us that you are discontinuing the service.

We may terminate your participation in mobile Banking services for any reason, including inactivity, at any time. We will try to notify you in advance, but we are not obliged to do so.

Transfers From Money Market Deposit Accounts

Federal regulations and the deposit agreement impose limits on the number of certain types of withdrawals and transfers you can make each month from a savings and money market deposit account. You can make no more than a total of six (6) automatic or preauthorized transfers, telephone transfers, or Mobile Banking transfers or payments from a money market deposit account each monthly statement cycle. For savings accounts, you can make no more than a total of six (6) automatic or preauthorized transfers, telephone transfers, or Mobile Banking transfers or payments within a quarterly statement cycle. If you exceed these limits on more than an occasional basis, we must convert your account to another type of account and your account may no longer earn interest.

Each transfer or payment through the mobile Banking services from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each statement period. We recommend that you not use a savings or money market deposit account as your bill payment account because of these limits on transfers. Please review the deposit agreement for your account for more information.

Contact by CSB or Affiliated Parties

No CSB or Payee employee, nor any company affiliated with CSB Mobile will contact you via email or phone requesting your mobile ID or mobile passcode. If you are contacted by anyone requesting this information, please contact us immediately.

Reporting Unauthorized Transactions

For accounts:

If you are calling from outside of the continental U.S., call us at 1-800-679-9361.

Disclosure of Account Information

We may disclose information to third parties about you or your transactions in the following instances:

- When it's necessary for completing transfers or bill payments, or to investigate or resolve a problem related to a transfer or payment
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant
- To comply with a government agency or court orders, or in connection with fraud prevention or an investigation
- If you give us your permission
- With our affiliates as permitted under Federal and applicable state laws
- On a closed account, if we reasonably believe you have mishandled it

Account Statements

We report your mobile Banking transactions on the monthly statements for your linked accounts. A description of each transaction, including whom you paid, and the date and amount of the transaction will appear on your statement.

Limitation of Liability for Mobile Banking Transactions

Tell us at once if you believe your Mobile Banking passcode has been compromised or if someone has transferred or may transfer money from your account without your permission. The best way to minimize your loss is to call us immediately. The unauthorized use of your Mobile Banking services could cause you to lose all of your money in your accounts, plus any amount available under your overdraft protection plan.

If your monthly account statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

When you give someone your mobile Banking ID and passcode, you are authorizing that person to use your service, and you are responsible for all transactions that person performs while using your service. All transactions that person performs, even those transactions you did not intend or want performed, are authorized transactions. If you notify us that the person is no longer authorized, then only transactions that person performs after the time you notify us are considered unauthorized.

Transactions that you or someone acting with you initiates with fraudulent intent are also authorized transactions.

For your protection, sign off after every mobile Banking session.

Our Liability for Failure to Complete Transactions

It is our responsibility to process all bill payments, internal transfers and other electronic transactions properly initiated through the Mobile Banking Service in accordance with this Agreement. However, we shall incur no liability and any bill payment service guarantee shall be void if we are unable to complete any transactions initiated by you because of the existence of any one or more of the following circumstances:

- If, through no fault of ours, your account(s) does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account (if applicable);
- The Mobile Banking Service and/or the payment processing center is not working properly

and you know or have been advised by this Institution and/or its Service Providers about the malfunction before you execute the transaction;

- You have not provided us with the correct bill payment funding account information, or the correct name, address, phone number, or account information for the Payee;
- Your account(s), including your bill payment funding account is closed;
- If your mobile device, software, telecommunication lines were not working properly and this problem should have been apparent to you when you attempted the transaction;
- It can be shown that the Payee received a bill payment within the normal delivery timeframe and failed to process the bill payment through no fault of ours;
- The payment or transaction request involves funds subject to hold, dispute, restriction, or legal process we believe prevents their withdrawal;
- We have reason to believe that a bill payment or other transaction request may not be authorized by you or any third party whose authorization we believe is necessary; and/or
- Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force or third party) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if we cause an incorrect amount of funds to be removed from any of your account(s), or if we cause funds from your accounts to be directed to a Payee, which does not comply with your payment instructions this Financial Institution and/or its Service Providers shall be responsible for returning the improperly transferred funds to your Eligible Account, and for directing to the proper Payee any previously misdirected transactions, and, if applicable, any late payment related charges.

Protecting Your Password

When you accept the terms and conditions of this Agreement, you agree not to give or make available your password or other means to access your account to any unauthorized individual(s). You are responsible for all transactions authorized or requested through the Mobile Banking Service using a valid username and password, including those situations when your username and password are obtained due to compromise to your mobile device. If you permit other persons to use the Mobile Banking Service with your password, or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Mobile Banking Service without your consent or has transferred money without your permission, you must notify us at once by calling 606-679-9361 during customer service hours which are 8:00 a.m. to 5:00 p.m. Monday-Friday excluding bank holidays.

IF YOU OR YOUR AUTHORIZED USERS DISCLOSE YOUR PASSWORD TO ANYONE, AND/OR IF YOU ALLOW SOMEONE TO USE YOUR PASSWORD TO ACCESS YOUR ACCOUNTS, YOU ARE AUTHORIZING THEM TO ACT ON YOUR BEHALF AND YOU WILL BE RESPONSIBLE FOR ANY USE OF THE MOBILE BANKING SERVICE BY THEM (E.G., SUCH AS WHEN YOU PROVIDE THIS INFORMATION TO A JOINT ACCOUNT HOLDER, AN EMPLOYEE, AN AGGREGATION SERVICE PROVIDER, OR WHEN YOUR MOBILE DEVICE IS COMPROMISED BY MALWARE).

You agree that we may send notices and other communications, including password change confirmations, to the current address shown in our records, whether or not that address includes a designation for delivery to the attention of any particular individual.