ONLINE BANKING SERVICE AGREEMENT AND DISCLOSURE

This Online Banking Service Agreement between you and The State Bank of Faribault governs your use of the content, products and services offered through our online and mobile banking platforms for personal and business customers (collectively, the “Services”). “Customer,” “you” or “your” refers to the owner of an Account and anyone that accesses or uses the Services on their behalf. The State Bank of Faribault is referred to herein as “Bank,” “us,” “we” and “our.” “Online Banking” refers to the Bank’s website through which you can access the Services, and “Mobile Banking” refers to the Bank’s mobile application through which you can access the Services. Online Banking and Mobile Banking are each deemed “Services” hereunder. In order to activate the Services, you must have an eligible deposit account, loan, or other product with The State Bank of Faribault (each, an “Account”).

Other agreements you have entered into with The State Bank of Faribault, including without limitation, the NetTeller Authorization Agreement, Bill Pay Service Agreement and the Deposit Account Agreement and Disclosure, are incorporated herein by reference. Except as modified by this Agreement, all terms and conditions in The State Bank of Faribault. NetTeller Authorization Agreement and Bill Pay Service Agreement remain in full force and effect. If there is a conflict with The State Bank of Faribault NetTeller Authorization Agreement and Bill Pay Service Agreement (the “Agreement”) and this Agreement, this Agreement shall control.

1. DESCRIPTION OF SERVICES

Some of the Services are automatically available once you activate Online Banking, while other Services have a separate enrollment process before they will be available for use. When you use or enroll in a Service, this is your authorization for Bank to provide the Service to you in accordance with the terms of this Agreement, including any separate terms we provide to you regarding such Service (which, for the avoidance of doubt, are part of this Agreement). You may generally access the Services twenty-four (24) hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating the software, or in the event of an emergency. In addition, access to the Services may be slower at times due to high Internet traffic or other factors beyond our control. We are not responsible for any delays or difficulties you may have in accessing the Services or any features or modules within the Services. If the Services become unavailable for any period of time, you should promptly notify us, and you will be responsible for conducting your banking activities through alternative delivery channels. The financial services (the "Services") covered by this Agreement include, but are not limited to, one or more of the following, which are provided through the Website:

SERVICES AVAILABLE:

- Online Banking
- Online Bill Pay
- Online Statement Delivery
- Funds Transfers
- External Transfers
- Payments to loan accounts
- Mobile deposit
- Download of financial data to a third party
- Electronic mail (Email) to or from us
- Service requests for stop payments
- Array+/My Financial Health
- Autobooks

2. DEVICE AND EQUIPMENT REQUIREMENTS

In order to use the Services, you will need a compatible personal computer or another Internet-enabled device, including a mobile device (each, a "Device"), that meets Bank's minimum requirements, as they may be updated from time to time. You are solely responsible for the maintenance and operation of your Device and the installation of all software, hardware or other equipment needed for you to access and use the Services, including an Internet service provider, current web browsers, and reputable anti-virus and Internet security software (collectively, "Equipment"). You are solely responsible for any errors, malfunctions, deletions, failures, virus, or other problems with the Equipment and for the information transmitted and received through the Equipment. You acknowledge that there are certain risks associated with using an open network like the Internet, such as security, corruption, availability, and transmission error risks, and you expressly assume such risks by using the Services, including the risk that you do not operate your Device properly. Your data could be lost or destroyed in the event of a system failure or interruption, and you are responsible for verifying the accuracy and completeness of any transactions affected by such system failure or interruption through means other than the Services.

3. Credentials

You will be required to use certain security codes or credentials, which may include a login ID, password, PIN, or other authentication code (collectively, "Credentials") to access the Services. You agree that we are authorized to act on any transactions and instructions received using your Credentials, and you agree that the use of your Credentials will have the same effect as your signature authorizing the transaction or instruction. You are responsible for maintaining the security of your Credentials. When you disclose your Credentials to another person or entity, including any data aggregation service provider, you are responsible for any activity or transactions performed on your Account by such person or entity and for any use of your personal information and Account information by such person or entity. The loss, theft, or unauthorized use of your Credentials could cause you to lose some or all of the money in your Account. **You agree to notify the Bank immediately by phone at 507-332-7401 if the confidentiality or security of any Credentials is breached or threatened or if you believe someone has used the Services without your permission, followed by written notice to the Bank.**

4. FEES AND CHARGES

You agree to pay any and all fees for the Services, as they may be updated or changed from time to time. Fees for a particular Service, if any, will be disclosed when you enroll in or access that Service or in such manner as determined by Bank. We may deduct these fees from any of your Accounts with us, even if that makes your balance negative. In addition, you are responsible for any service charges imposed by your Internet service provider, wireless carrier, and any other associated charges that you may incur in connection with your use of the Services, including messaging rates that apply to SMS usage and data charges that may apply to downloadable content. Such service charges are not Bank fees and you acknowledge that Bank has no control over how they are incurred or charged.

5. CHANGES TO AGREEMENT AND SERVICES

We reserve the right to terminate, modify, add and remove features from the Service at any time in our sole discretion. You may reject changes by discontinuing use of the Service. Your continued use of the Service will constitute your acceptance of and agreement to such changes. Maintenance to the Service may be performed from time-to-time resulting in interrupted service, delays or errors in the Service and we shall have no liability for any such interruptions, delays or errors. Attempts to provide prior notice of scheduled maintenance will be made, be we cannot guarantee that such notice will be provided.

6. THIRD PARTY CONTENT

We may offer third-party software tools and products (“Third-Party Software”) that you can install on your computer or access through the Online Banking Service. You are responsible for obtaining a valid and separate license agreement with the provider of the Third-Party Software. We may offer third-party information, commentary, and tools (“Third-Party Content”). Third-Party Content offered in or accessed through the Online Banking Service is labeled as such, and may be available either in a frame, via a hyperlink, or simply posted to the Online Banking Service. We do not own any interest in, edit, review or endorse any Third-Party Content. We reserve the right to cancel your access to any Third-Party Software at any time without notice. We may also suspend or terminate your access to Third Party Content at any time without notice and for any reason, including, but not limited to, your non-use of the Third-Party Content.

You agree that:

a. Any Third-Party Software you download through your financial management software is provided to you "as is" and "as available."
b. Any Third-Party Content you review or use is provided to you "as is."

You agree that we make no warranties and have no liability as to:

a. The accuracy, completeness, availability or timeliness of the information, text, graphics, or other items provided, stored, evaluated or processed through the Third-Party Software or Third-Party Content;
b. Any errors or omissions in the delivery or transmission of the Third-Party Software or Third-Party Content from us to you (and "you" includes delivery to your financial management software and/or your computer); and
c. The Third-Party Software's or Third-Party Content's fitness for a particular purpose and non-infringement of any third-party rights.

You understand that some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.

You agree that we will not be liable to you for:

a. Your inability to access or use the Third-Party Software.
b. The accuracy, timeliness, loss or corruption, or mis delivery of any Account information or any other information processed by the Third-Party Software.
c. Unauthorized access to your Accounts or to your Account information and any misappropriation, or alteration, of your Account information or data as a result of your installation or use of the Third-Party Software.
d. Removing your access to, or unenrolling you from, any Linked Site, Third-Party Software or Third-Party Content at our sole discretion.

You agree and understand that:

a. You assume all risk that unauthorized third parties may access any Third-Party Software you download and install, or any information you enter into the Third-Party Software.
b. If you use the Third-Party Software to transmit information, you and the Third-Party Software provider are responsible for the security and confidentiality of that information.
c. Any Third-Party Software downloads are your own risk and you alone are responsible for any resulting damage to the computer or other electronic device, as well as for any loss or corruption of data that might occur as a result.
d. You are solely responsible for acquiring and maintaining a computer or other electronic device that can handle and access the Third-Party Software, including any necessary equipment such as a modem, and that you’re responsible for all costs associated with accessing the Third-Party Software.

7. NOTICES; CHANGE IN CONTACT INFORMATION

You agree that Bank may send notices or other communications related to the Services or this Agreement to you electronically, including by email, by sending a secure message or posting a message within Online Banking or Mobile Banking, by SMS text message (if you have not opted-out), or by any other electronic method as we select. In certain circumstances we may elect to send notice to you by mail. Any notice we send you will be effective, and deemed delivered to you, when sent electronically, posted within Online Banking or Mobile Banking, mailed, or otherwise made available to you. We are not responsible for notices or other communications that are lost, delayed, or corrupted in transit. It is your responsibility to provide us with your current contact information, including your email address. We are entitled to rely on the contact information we have for you in our records unless and until you notify us that it has changed, and we have had a reasonable opportunity to update our records accordingly. You can update your contact information by contacting Customer Service at 507-332-7401 or visiting a branch location.

You may contact us electronically by email or by phone if you have questions or need to report issues regarding the Services. Regular email may not be a secure method of communication therefore we do not recommend you contact us by regular email with any sensitive information.

8. TERMINATION

We may terminate this Agreement at any time for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any unauthorized or illegal purposes or you use the Services in a manner inconsistent with the terms of any agreement you entered into with us. If you wish to terminate any or all of the Services, you must notify us in writing. Such termination notice must include your name, address, and which Service(s) you are terminating. You understand that once a Service is terminated, any scheduled transactions will be cancelled and will not be processed; provided, that Bank is authorized to continue providing the Services, including processing any scheduled transactions and charging any applicable fees, until we have received your termination notice and had a reasonable opportunity to act upon it.

My Financial Health

You agree that by navigating to the My Financial Health tab in our Online Banking Service, entering your information, or by otherwise accessing or using the My Financial Health Third-Party Content, you instruct The State Bank of Faribault to periodically obtain your credit report to use it for the following purposes:

- To display your credit score information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score;
- To confirm your identity, such as to identify potential fraudulent transactions in your name; and monitor the dark web for any exposed personal information
- To view online subscriptions
- To offer our products and services to you

You understand that by clicking on the "I Accept" button and signing up for services, you are providing "written instructions" to The State Bank of Faribault and its employees, agents, subsidiaries, affiliates, contractors, third party data sources and suppliers, and all other credit reporting agencies under the Fair Credit Reporting Act (FCRA), as amended, to access your credit files from each national credit reporting agency and to exchange information about you with each such national credit reporting agency in order to verify your identity and to provide the products and/or services to you. You agree and hereby authorize Company, its agents and employees, to provide your personally identifiable information (or, if applicable, information about your child you have enrolled) to third parties as provided in our Privacy Policy, as may be amended from time to time, You waive any and all claims against Company and its agents and employees for the acts or omissions of these third parties with regard to the use or disclosure of such information. You further authorize The State Bank of Faribault and its agents and employees to obtain various information and reports about you (or about your child that you have enrolled, if applicable) in order to provide the products and/or services, including, but not limited to, address history reports, name and alias reports, criminal reports or sex offender reports, and to provide monitoring and alerts.

Mobile Deposit Terms & Conditions

To access Mobile Deposit, you must be a The State Bank of Faribault customer, NetTeller customer and Mobile Banking customer. If you are not a NetTeller user, you will first need to enroll by completing a NetTeller Application, which you can obtain at one of our branch locations. By clicking the “I Agree” button or use of the Service you agree to all the terms, conditions, and notices contained or referenced in this Agreement. All references to time in this Agreement refer to Central Standard time. Access to and use of the Mobile Banking Service is subject to all applicable federal, state, and local laws and regulations.

1. **Services**. The Mobile Deposit Services (“Services”) are designed to allow you to make deposits into certain accounts that are eligible to receive mobile check deposits (“Mobile Accounts”) by converting checks into an image by taking pictures of checks and delivering the images and associated deposit information to The State Bank of Faribault via an application (the “App”) installed on your supported mobile device. The App is considered part of the Service. Use of the Service requires a web-enabled mobile phone or device whose network allows secure SSL traffic and supports WAP browsers. Mobile Deposit Services are made available to The State Bank of Faribault customers at the sole discretion of The State Bank of Faribault and may not be available to all The State Bank of Faribault customers.

2. **Eligibility and Registration.** To use the Service, you must have an active account with The State Bank of Faribault, register for NetTeller Online Banking, and have a compatible Mobile Device. The Service is available after you have established an eligible account. Subject to Bank approval.

3. **Acceptance of these Terms.** Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via one or more of the following methods: an alert when you sign into the service, email, text message, or on our website providing a link to the revised Agreement or by an online secure message. Your continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, The State Bank of Faribault reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. We further reserve the right to suspend or discontinue the Service, in whole or part, immediately and at any time without prior notice to you. Your continued use of the Services will indicate your acceptance of any such changes to the Services. We reserve the right to deny you access to the Service (or any part thereof) if we believe that any loss, theft, or unauthorized use of Access Information has occurred.

4. **Eligible Checks and Items**. You agree to scan and deposit only “checks” as that term is defined in Federal Reserve Regulation CC (“Reg CC”) and only those checks that are permissible under this Agreement or such other items as we, in our sole discretion, elect to include under the Service. You authorize us to process any image that you send us or convert any image to an Image Replacement Document (IRD) 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 agree that you will not use the Service to scan and deposit any checks or other items as shown below:

- 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 into which it is being deposited;
- 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 in Reg CC;
- Checks or items drawn on a financial institution located outside of 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 items not payable in United States currency;
- Checks or items dated more than 6 months prior to the date of deposit;
- Checks or items on which a stop payment order has been issued or for which there are insufficient funds;
- Checks or items prohibited by our current procedures relating to the Service or which are otherwise not acceptable under the terms of your Mobile Account;
- Checks with any endorsement on the back other than that specified in this Agreement;
- Official Checks including bank money orders, postal money orders, cashier's checks, certified checks;
- Insurance drafts;
- Credit card cash advance checks;

The State Bank of Faribault, at its sole discretion, may determine the types of checks and other items accepted for deposit to your account through the Service. Nothing in this Agreement should be construed as requiring The State Bank of Faribault to accept any check or item for deposit, even if The State Bank of Faribault has accepted that type of check or item previously. Nor shall The State Bank of Faribault be required to identify or reject any checks or items that you may scan and deposit that fail to meet the requirements of this Agreement.

5. **Security of Your Mobile Device and Account Information.** You are responsible:

- to maintain the confidentiality and security of your Mobile Devices, access number(s), password(s), security questions(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service (collectively, "Access Information").
- to prevent unauthorized access to or use of information, files, or data that you store, transmit or use in or with the Service (collectively, "Account Information").
- not to supply your Access Information to anyone.
- 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 or authorized by you.
- to immediately notify us if you become aware of any loss, theft, or unauthorized use of any Access Information, including your Mobile Devices.
- not to use any personally identifiable information when providing shortcuts or creating nicknames to your Accounts. You will not use account numbers in shortcuts or nicknames.
- to implement and maintain the latest security-related settings and updates on your Mobile Device and Cellphone (as applicable).

6. **Image Quality.** You are responsible for the image quality of any check that you transmit. The image of a check transmitted to The State Bank of Faribault using the Service must be legible. The image quality of the checks must comply with the standards established from time to time by any clearing house we use, agreement we have with

respect to processing checks, or any higher standard set by us. You agree that we shall not be liable for any damages resulting from a check's poor image quality, including those related to rejection of or the delayed or improper clearing of such a check, or from any inaccurate information you supply regarding the check.

7. **Endorsements and Procedures.** Before transmission, you agree to endorse any check or item transmitted through the Service by signing your name and writing "Mobile Deposit Only" or as otherwise instructed by The State Bank of Faribault. You agree to follow any and all other procedures and instructions for use of the Service as we may establish from time to time. You agree to supply any information in your possession that we may request regarding a check or item deposited or attempted to be deposited through the Service.

8. **Receipt of Checks and Items**. We reserve the right to reject any check or item transmitted through the Service, at our discretion. We are not responsible for checks or items we do not receive in accordance with this Agreement or for images that are dropped or damaged during transmission. An image of a check or item shall be deemed received when you receive confirmation from The State Bank of Faribault that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, able to be processed or complete or that funds will be credited for that check or item.

9. **Availability of Funds and Mobile Deposit Cutoff Time**. In general, if an image of an item you transmit through the Service is received and accepted before our cut-off time for the Services, we consider that Business Day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next Business Day we are open. The cut-off time for Mobile Deposits is 4 PM CST. We will make funds available for checks and items received, accepted, and successfully processed through the Service according to our standard funds availability policy. Additional detail with respect to our Funds Availability Policy is located in the Deposit Account Agreement and Disclosure given at new account creation.

10. **Business Day**. A Business Day is Monday through Friday; 8:00 a.m. – 5:00 p.m., excluding Federal holidays.

11. **Disposal of Transmitted Checks and Items**. Upon your receipt of confirmation from The State Bank of Faribault that we have received an image that you have transmitted; you agree to retain the check for at least ten business days from the date of the image transmission. After 10 days, you agree to destroy the check that you transmitted as an image, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment. During the time the check is available, you agree to promptly provide it to The State Bank of Faribault upon request. Shredding is the best method of destroying the check.

12. **Cooperation with Investigations.** You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.

13. **Deposit Limits**. We reserve the right to impose limits on the account(s), amounts and/or number of deposits (over a period of time set by us) that you may transmit using the Service and modify such limits from time to time. If you attempt to initiate a deposit in excess of these limits, such deposit will be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. Currently, the standard limits are as follows:

a. The per item/per day maximum amount is $10,000
b. The maximum amount per month is $25,000
c. Exceptions may apply in pre-approved situations.

d. We reserve the right, in our sole discretion, to change, modify, add, or remove deposit limits at any given time without prior notice to you.

14. **Fees for Mobile Deposit:** There will be a convenience fee of $0.00 per item deposited for consumer account. A $20 monthly service fee will be applied to all business accounts that enroll in Mobile Deposit. You are responsible for paying the fees for use of the Service as The State Bank of Faribault may charge from time to time. The State Bank of Faribault may change the fees for the Services at any time. You authorize The State Bank of Faribault to deduct any such fees from the account into which you made the deposit. See fee schedule for complete list of fees.

15. **Presentment.** The manner in which the checks and items are cleared, presented (or represented) for payment, and collected shall in The State Bank of Faribault's sole discretion as set forth in the relevant deposit account agreement governing your Mobile Account.

16. **Account Statement Examination**. All deposits made through The State Bank of Faribault Mobile Deposit Service shall be deemed to be correct unless you notify Bank of any errors within 30 days after the applicable account statement is mailed or otherwise provided to you.

17. **IRD Processing**. Items may be transmitted for electronic processing by other banks or converted to IRDs (Image Replacement Documents) and transmitted to a printing facility for printing and clearing through traditional paper processing channels, at Bank's sole discretion. The IRDs will be created in accordance with Check 21. Alternatively, Bank may process items as photocopies in lieu of originals, under guidelines that are consistent with applicable industry standards. Items that fail to satisfy your warranties made to Bank, that fail to meet the requirements of Bank or Check 21, or that are otherwise not able to be processed may be charged back to your account, returned to you, or both. You agree to be bound by any laws, rules and regulations that are applicable to Bank.

18. **Use of Your Geolocation**. When you are submitting an image for processing through the Services, we reserve the right to, at our discretion, use your Mobile Device's capabilities to obtain your geolocation for fraud prevention services. We may choose to capture either your current location or the last location stored on your Mobile Device.

19. **Warranties/Indemnity**. You warrant to The State Bank of Faribault that:

- You will only transmit eligible items;
- You will not transmit duplicate items;
- You will not deposit, redeposit or represent the original check with The State Bank of Faribault or any other party;
- You will comply with this Agreement and all applicable rules, laws and regulations;
- You are not aware of any factor which may impair the collectability of the item; You agree to indemnify and hold harmless The State Bank of Faribault from any loss for breach of this warranty provision or the terms of this Agreement.

20.. **Changes to the Service**. We reserve the right to terminate, modify, add and remove features from the Service at any time in our sole discretion. You may reject changes by discontinuing use of the Service. Your continued use of the Service will constitute your acceptance of and agreement to such changes. Maintenance to the Service may be performed from time-to-time resulting in interrupted service, delays or errors in the Service and we shall have no liability for any such interruptions, delays or errors. Attempts to provide prior notice of scheduled maintenance will be made, be we cannot guarantee that such notice will be provided.

21. **Termination**. We may terminate access to Mobile Deposit at any time for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any

unauthorized or illegal purposes or you use the Services in a manner inconsistent with the terms of any agreement you entered into with us.

22. **Disclaimer of Warranties**. You agree your use of the services and all information and content (including that of third parties) is at your risk and is provided on an “as is” and “as available” basis. We disclaim all warranties of any kind as to the use of the services, whether express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. We make no warranty that the Services: (a) will meet your requirements; (b) will be uninterrupted, timely, secure, or error-free; (c) the results that may be obtained from the Service will be accurate or reliable; and (d) any errors in the services or technology will be corrected.

23. **Limitation of Liability.** You agree that we will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to, damages for loss of profits, goodwill, use, data or other losses resulting from the use or the inability to use the Services incurred by you or any third party arising from or related to the use of, inability to use, or the termination of the use of the Services. Regardless of the form of action or claim (whether contract, or strict liability or otherwise), even if The State Bank of Faribault has been informed of the possibility thereof.

24. **Indemnification.** Unless caused by our intentional misconduct or negligence, you agree to indemnify, defend and hold harmless Bank, its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors from any and all third-party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorney’s fees) caused by or arising from (a) A third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on your information, data or files, or otherwise in connection with your use of the service; (b) Your violation of any law or rights of a third party; or (c) Your use, or use by a third party, of the Mobile Deposit Service.

Electronic Funds Transfer Disclosure**

Computer Transfer: You may access your account(s) by computer at www.tsbf.com using your NetTeller ID and PIN.

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan account(s) with us
- Make payments from savings to loan account(s) with us
- Make payments from saving & checking to Home Equity Line of Credit with us
- Get checking account(s) information
- Get savings account(s) information
- Transfers funds from Home Equity Line of Credit to checking account
- Pay bills online

Mobile Banking Transfers: You may access your account(s) by web-enabled cell phone or mobile device* via The State Bank of Faribault’s mobile app or at www.tsbf.com using your NetTeller ID and PIN.

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan account(s) with us

- Make payments from savings to loan account(s) with us
- Make payments from saving & checking to Home Equity Line of Credit with us
- Get checking account(s) information
- Get savings account(s) information
- Transfers funds from Home Equity Line of Credit to checking account
- Pay bills online
- Make deposits to checking and savings accounts with us (subject to bank approval)

*You may be charged access fees by your cellular provider based on individual plans. Web access is required to use this service. Check with your cellular provider for details on specific fees and charges.

External Transfers

You may use the eternal transfer service to transfer funds to or from an eligible State Bank of Faribault account and other account held by you at another U.S. financial institution. Transfers may be scheduled to occur one time, for a future date, or on a specific recurring basis. You may not make transfers in excess of the limits defined in the online banking program. We reserve the right to change these limits from time to time. We also reserve the right to lower transfer limits, suspend, or restrict access to use the external transfer service immediately and without prior written notice to you. You understand and agree that such action is reasonable for us to take in order to protect ourselves from loss. In the event of suspension, you may request reinstatement of services by contacting us at 507-332-7401. We reserve the right, in our sole discretion, to grant or dent reinstatement of services. The State Bank of Faribault, at its sole discretion, change, modify, add, or remove portions or limits to the Service. We further reserve the right to suspend or discontinue the Service, in whole or in part, immediately and at any time without prior notice to you. Transfers may take up to three business days to post to your account. All incoming transfers will have a two-day hold, delaying availability of funds transferred. Please note the receiving financial institution could place a hold on the funds or delay availability.

Amendments and Termination

We reserve the right to amend any terms in this disclosure and to terminate your online transfer privileges upon giving written notice to you within a reasonable period of time of amendment or termination. You may terminate your online transfer privileges by notifying us.

Financial Institution's Liability

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

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the system was not working properly and you were aware of the issues when you started the transfer.
- If circumstances beyond our control (such as flood or fire) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreements with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make as explained in the separate Privacy Disclosure received at account opening.

** For a copy of your entire Electronic Funds Transfer Disclosure, please contact the customer service representative at (507) 332-7401.

JH DIGITAL BANKING TERMS OF USE

The primary provider for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "JH", "we" or "us"). By enrolling in our Service, you agree to these terms of use (the "Agreement"). Please read this Agreement carefully before using the Service. The Service includes the Software and the App as defined below. This Agreement applies to both the consumer version of the Service and App ("Banno") and the business version of the Service and App ("Banno Business").

By enrolling in, accessing or using the Service, you agree to be bound by this Agreement and all of its terms without change. This Agreement is between JH and you, the user. If you are using Banno Business on behalf of a company or other organization, such company or organization will also be considered a party to this Agreement and you represent and warrant that you have the authority to bind such company or organization to this Agreement. THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION THAT REQUIRES THE PARTIES TO ARBITRATE THEIR DISPUTES AND LIMITS YOUR CLASS ACTION RIGHTS AND THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM JH.

(i) General. JH is not the provider of any of the financial services available to you through the Service and JH is not responsible for any of the materials, information, products or services made available to you through the Service. You acknowledge and agree that JH is the owner of all right, title and interest in the online and/or mobile technology solution made available to you in the Service, including but not limited to any downloaded software and the computer programs contained in the Service, as well as any accompanying user documentation, and all subsequent copies, updates or versions, regardless of the media or form in which they may exist (together, the "Software").

You may not use the Software unless you have first accepted this Agreement. Subject to the terms and conditions of this Agreement, we grant you a subscription to use the Software (in machine readable object code form only) in accordance with this Agreement and for the sole purpose of enabling you to use and enjoy the benefits of your financial institution’s services made available via the Software. This is not a sale or license of the Software. All rights not expressly granted to you by this Agreement are reserved by JH. Nothing in this Agreement will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This subscription may be terminated at any time, for any reason or no reason, by you or JH. Upon termination, you agree to immediately destroy all copies of any Software which had been downloaded to your mobile device or are otherwise in your possession or control. You will not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; (iv) engage in any screen scraping or data mining of the Software;(v) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright; or (vi) use the Software to train any generative artificial intelligence application. The terms of this Agreement will govern any updates that replace and/or supplement the original Software, unless such update is accompanied by a separate license in which case the terms of that license will govern. You agree to use the Service, the App and the Software in compliance with applicable laws and for your own personal use only or, if you are a subscriber of Banno Business, only for your use on behalf of your business or organization for its internal business purposes.

(ii) Privacy. JH may access personal information while you use the Service. JH may access records held by your financial institution for such information as your phone number, home address or email address. JH will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, JH will use the phone number to pre-populate forms that expect a personal phone number for contacting you. If you grant permission to use your device's location, JH will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, JH will use that information to add an image to a transaction, to attach a document to chat, and add a photo to your profile. If you grant permission to use a camera, JH will use it when taking a picture to add an image to a transaction or to capture images of a check that is being deposited or to add a photo to your profile. Our privacy practices regarding your personal information can be found in our privacy policy located at https://www.jackhenry.com/privacy-policy (the "JH Privacy Policy"). If you are a subscriber of Banno Business, business-to-business exceptions in certain privacy laws may apply to your information. In addition to the JH Privacy Policy, your financial institution maintains a privacy policy covering the personal and financial information related to your use of the financial institution's services and products, including such information that may be gathered through use of this Service, such as the "Account Information" and "Registration Information" described below. A copy of that privacy policy is available from your financial institution. In the event of conflict between the JH Privacy Policy and your financial institution's privacy policy, your financial institution's privacy policy will control. Under applicable privacy laws, you may have certain rights such as the right to collect your personal information, to have your personal information deleted, and to opt-out of certain processing, sales, or sharing of personal information. Please see your financial institution's privacy policy if you wish to make any requests under these rights. JH acts as a processor or service provider to its financial institution customers who act as controllers of your personal information and are primarily responsible for handling such requests. We will cooperate with any privacy rights requests we receive from your financial institution. If you use the Service to make bill payments or engage in transactions with other companies, those companies should also have a privacy policy that addresses the use of your personal information and your privacy rights.

(iii) Source of Information. The Service, at your direction, will retrieve your information maintained online by financial institutions and billers with which you have customer relationships, maintain accounts or engage in financial transactions and other log-in related information ("Account Information"). JH does not review, verify or analyze the Account Information for accuracy or any other purpose, but simply gathers, organizes and reports available Account Information to you. Technical difficulties may result in a failure to obtain data, a loss of data, a loss of personalized settings or other service interruptions. Account Information is timely only to the extent that it is promptly provided by the third-party sites. Account Information may be more complete or up to date when obtained directly from the third-party sites.

(iv) Your Responsibility for Information. You are responsible for providing JH with accurate and updated (as necessary) account numbers, user names, passwords and other log-in related information ("Registration Information") so that the Service is able to access Account Information. If you become aware of any unauthorized use of your Registration Information, you should notify your financial institution immediately. Text messaging services may be provided by your financial institution. You and your financial institution are solely responsible for the content transmitted through text messages sent between you and your financial institution. You must provide source indication in any text messages you send (e.g., mobile telephone number, "From" field in text message, etc.) You are responsible for any text message fees charged by your wireless carrier.

(v) Your Account. If you use the Service, you are responsible for maintaining the confidentiality of your Account and password and for restricting access to your device, and you agree to accept responsibility for all activities that occur under your Account or password. Make sure to log out of your Account when you are finished using the

Service. If your status as a user of the Service is terminated, you will (i) stop using the Service and any information obtained from the Service, and (ii) destroy all copies of your account information, password and any information obtained from the Service. We encourage you to use strong passwords that use a combination of upper and lowercase letters, numbers and symbols, contain at least ten characters and are not used by you with other services or websites. You agree to provide accurate information when you register. You will immediately notify us of any breach of security or unauthorized use of your Account. We will not be liable for any losses or other damages caused by any unauthorized use of your Account. We may delete your Account and any data in your account at any time and move the location where we store your Account information in our sole discretion. We may suspend your Account and use of the Service at any time for any reason including any potential security threat or fraud. You grant us a perpetual, irrevocable, non-exclusive, sublicensable, transferable and royalty-free right to use, store, copy, transmit and modify any data you submit on the app and you represent and warrant to us that you have the right to provide such data.

(vi) Rights You Grant to JH. By submitting data, passwords, user names, PINs, log-in information, materials and other Registration Information to JH through the Service, you are voluntarily supplying that content to JH for the purpose of providing the Service to you. By submitting such information to JH, you represent that you are entitled to submit it to JH for use for this purpose, without any obligation by JH to pay any fees. By using the Service, you expressly authorize JH to access your Account Information maintained by identified third parties, on your behalf as your agent. When you use the "Add Accounts" feature of the Service, you will be directly connected to the website for the third party you have identified. JH will submit information including user names and passwords that you provide to log you into the site. You authorize and permit JH to use and store the information submitted by you (such as account passwords and user names) to accomplish the foregoing and to configure the Service so that it is compatible with the third-party sites for which you submit your information. You acknowledge and agree that when JH is accessing and retrieving Account Information from the third-party sites, JH is acting on your behalf and not on behalf of the third party. You acknowledge that certain risks are inherent in the transmission of information over the internet, and you agree that by using the Service you are assuming those risks.

(vii) Links to Third Party Sites. The Service may contain hyperlinks to websites operated by parties other than JH or its affiliates. Such hyperlinks are provided for your reference only. We do not control such websites and are not responsible for their content. If we post hyperlinks to other websites, this does not mean that we endorse the material on such websites or associate ourselves with their operators. Your access to and use of such websites, including information, material, products and services on such website, is solely at your own risk. Furthermore, because the JH Privacy Policy is applicable only when you are on the Service or our website, once linked to another website, you should read that site’s privacy policy before disclosing any personal information.

(viii) No Unlawful or Prohibited Use. As a condition of your use of the Service, you warrant to JH that you will not use the Service for any purpose that is against the law or prohibited by these terms. If you violate any of these terms, your permission to use the Service automatically terminates. You will not without our prior written permission use any computer code, data mining software, "robot," "bot," "spider," "scraper" or other automatic device, or program, algorithm or methodology having similar processes or functionality, or any manual process, to monitor or copy data or content found on the Service or accessed through the Service. You will not republish JH content or other content from the Service on another website or app or use in- line or other linking to display such content without our permission. You will not introduce viruses, spyware, malware, or other malicious code to the Service or interfere with the integrity or security of the Service. You will not use the Service for benchmarking purposes, use another Service user's account, reverse-engineer the Service or use the Service to develop any competing product or service. You will not identify us or display any portion of the Service on any site or service that disparages us or our products or services, or infringes any of our intellectual property or other rights or refer to JH or the Service in a manner that could reasonably imply an endorsement, relationship or affiliation with or sponsorship between you or a third party and us, other than your permitted use of the Service under this Agreement, without JH's express written consent. If you are under the age of 13, you are not permitted to use the Service.

(ix) Mobile Devices. To use the mobile app provided with the Service (the "App"), you must have a mobile device that is compatible with the App. We do not warrant that the App will be compatible with your mobile device. You are responsible for any message and data rates from your mobile service provider when you use the App. You must comply with all rules and regulations of your mobile service provider and the mobile app store from which you download the App. If you download the Mobile App from the Apple App Store, you acknowledge and agree that this Agreement is solely between you and JH, not Apple, Inc. ("Apple") and that Apple has no responsibility for the App or content thereof. Your use of the App must comply with the Apple Store Terms of Service. You acknowledge that Apple has no obligation whatsoever to furnish any maintenance or support services with respect to the App. To the maximum extent permitted by applicable law, Apple will have no other warranty obligation whatsoever with respect to the App, and any other claims, losses, liabilities, damages, costs or expenses attributable to any failure to conform to any warranty will be solely governed by this Agreement and any law applicable to us as provider of the App. You acknowledge that Apple is not responsible for addressing any claims of you or any third party relating to the App or your possession and/or use of the App, including, but not limited to: (i) product liability claims; (ii) any claim that the App fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection or similar legislation; and all such claims are governed solely by this Agreement and any law applicable to us as provider of the Service. You acknowledge that, in the event of any third-party claim that the App or your possession and use of that App infringes that third party's intellectual property rights, JH, not Apple, will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim to the extent required by this Agreement. You and we acknowledge and agree that Apple, and Apple's subsidiaries, are third-party beneficiaries of this Agreement as relates to your license of the App and compliance with the terms and rules of the Apple App Store, and that, upon your acceptance of the terms and conditions of this Agreement, Apple will have the right (and will be deemed to have accepted the right) to enforce this Agreement as relates to your license of the App against you as a third-party beneficiary. If you download the App from the Google Play Store: (i) you acknowledge that the Agreement is between you and JH only, and not with Google, Inc. ("Google"); (ii) your use of App must comply with Google's then-current Google Play Store Terms of Service; (iii) Google is only a provider of the Google Play Store where you obtained the App; (iv) JH, and not Google, is solely responsible for the App; (v) Google has no obligation or liability to you with respect to the App or this Agreement; and (vi) you acknowledge and agree that Google is a third-party beneficiary to the Agreement as it relates to the App.

(x) Consent to Use of Data. You agree that JH may collect and use data and information about you, your device, system and application software, and peripherals, that is gathered through your use of the Service to facilitate the provision of software updates, product support, product enhancements and other services (if any) related to the Service. JH may use this information, as long as it is in a form that does not personally identify you, to improve its products or provide services or technologies.

(xi) Disclaimer of Warranty. THE SERVICE AND THE APP ARE PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, AND NON-INFRINGMENT. NO WARRANTY IS PROVIDED THAT THE SERVICE OR THE APP WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SERVICE OR THE APP WILL BE UNINTERRUPTED OR ERROR FREE. YOUR USE OF THE SERVICE, THE APP AND ANY MATERIAL OR SERVICES OBTAINED OR ACCESSED VIA THE SERVICE IS AT YOUR

OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO CERTAIN OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

(xii) Limitation of Liability. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT WILL JH BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SERVICE OR THE APP, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, DIRECT, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, JH'S LIABILITY ARISING OUT OF THE USE OR INABILITY TO USE THE SERVICE OR THE APP WILL NOT EXCEED IN THE AGGREGATE THE SUM OF $250. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR CERTAIN TYPES OF DAMAGES, SO CERTAIN OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

(xiii) Analytics. To assist JH in maintaining and improving this application, JH uses multiple analytics and logging platforms to gather information about usage of the Service. For example, it tracks how many visitors the Service has, which screens they spend time on, what kinds of operating systems and devices they use, and how they found the Service. Analytics platforms generally do not track, collect or upload any data that personally identifies an individual (such as a name, email address, account number or billing information), or other data which can be reasonably linked to such information, although they may use anonymized identifiers. The information helps JH improve the performance of this Service for you. More information on analytics services, including analytics cookies, can be found in the JH Privacy Policy.

(xiv) Dispute Resolution. You agree that: (1) Any claim, dispute, or controversy (whether in contract, tort, or otherwise) arising out of, relating to, or connected in any way with the Service or this Agreement will be resolved exclusively by final and binding arbitration conducted pursuant to the American Arbitration Association ("AAA") Procedures for Consumer-Related Disputes in conjunction with the AAA Commercial Arbitration Rules (if and as applicable depending on the amount in controversy); (2) This arbitration agreement is made pursuant to a transaction governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1-16; (3) The arbitration will be held at the AAA regional office nearest to you; (4) The arbitrator’s decision will be controlled by the terms and conditions of this Agreement; (5) The arbitrator will apply Missouri law consistent with the FAA and applicable statutes of limitations and will honor claims of privilege recognized at law; (6) There will be no authority for any claims to be arbitrated on a class or representative basis; arbitration can decide only your individual claims and the arbitrator will not consolidate or join the claims of other persons or parties who may be similarly situated; (7) The arbitrator will not have the power to award punitive damages against any party; (8) If the administrative fees and deposits you are required to pay under the AAA rules exceed $125, and you are unable to pay the additional fees and deposits, JH retains the right to forward them to the AAA on your behalf, subject to ultimate allocation by the arbitrator. In addition, if you are able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, JH retains the right to pay as much of your filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost- prohibitive; and (9) If any part of this Arbitration Provision is deemed to be invalid or otherwise unenforceable or illegal, the balance of this Arbitration Provision will remain in full force and effect and will be construed in accordance with its terms as if the invalid or illegal provision were not contained herein. You understand that, in the absence of this provision, you would have had a right to litigate disputes through a court, including the right to litigate claims on a class-wide or class-action basis, and that You have expressly and knowingly waived those rights and agreed to resolve any disputes through binding arbitration in accordance with the provisions of this paragraph.

(xv) Miscellaneous. This Agreement constitutes the entire agreement between you and JH concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the State of Missouri, excluding that body of laws pertaining to conflict of laws. If any provision of that portion of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. Failure by JH to insist upon strict enforcement of any provision of this Agreement will not be construed as a waiver of any provision or right. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Service, the App or this Agreement must be filed within one (1) year after such claim or cause of action arose or be forever barred If any of these terms will be deemed invalid, void, or for any reason unenforceable, that term will be deemed severable and will not affect the validity and enforceability of any remaining term. You may have greater rights, or some of the provisions may be prohibited, by virtue of state or federal consumer protection laws. In such a case, to such extent, the subject provisions will not apply to you. This Agreement and all related documentation are and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly waived and excluded.