



Digital Banking Agreement

This **Digital Banking Agreement** (this “Agreement”) contains the terms and conditions that apply to your use of the online and mobile banking services provided by GRAND SAVINGS BANK that allow you to perform several banking functions through the use of a personal computer or a mobile device. **Please read this Agreement carefully and keep a copy of it for your records.**

Each time you use any Service described in this Agreement, or allow any other person to use any Service, you are confirming your acceptance of the terms of this Agreement, including, but not limited to, the terms of that Service that are in effect at that time. Any terms or conditions proposed by you that are in addition to, or which conflict with this Agreement are expressly rejected by us and shall be of no force or effect. If, at any time, you do not wish to accept the terms of this Agreement, you may not access, link to, or use any Service.

YOUR USE OF THE SERVICES ARE SUBJECT TO ANY DISPUTE RESOLUTION PROVISIONS GOVERNING YOUR ACCOUNT(S). THEREFORE, IF A DISPUTE ARISES BETWEEN US REGARDING THIS AGREEMENT, EITHER PARTY MAY REQUIRE THAT IT BE RESOLVED THROUGH ARBITRATION INSTEAD OF THROUGH A JURY TRIAL. YOUR ATTENTION IS DRAWN TO SECTION VII OF THIS AGREEMENT AND TO THE TERMS OF YOUR ACCOUNT AGREEMENT.

I. General Terms and Conditions

Scope of Agreement. This Agreement sets forth your and our rights and responsibilities with respect to the Services and supplements, but does not replace any other agreement you may have entered into with respect to any deposit account or other bank product, including, but not limited to, the Account Agreement, fee schedules, disclosures, or any other terms and conditions that are presented to you related to a particular Service or Account. For example, your use of the Services does not affect the terms and conditions governing any deposit account. If any terms or provisions of this Agreement conflict with those of another agreement between you and us, or such other agreement contains terms or provisions not addressed herein, such other agreement shall control and take precedence, unless specifically stated or otherwise provided in this Agreement.

Definitions. In this Agreement, the following terms have the following meanings:

“Account” means any deposit, loan, banking, checking, credit, investment, mortgage, or other account maintained by you with us which may be used or affected in connection with your use of the any Service. An account may be either a consumer account (primarily for personal, family, or household purposes) or a commercial account (primarily for purposes other than personal, family, or household purposes). Your representation when you open an account as to the purpose is binding and conclusively establishes the nature of the account.

“Account Agreement” means any and all agreements, disclosures, or other documents between us and you which govern each Account and which were provided to you when you opened such Account, each as may be amended.

“Authorized User” means any person or entity that you authorize to use any Service or to access any of your Accounts or is reasonably believed by us to have been authorized by you to use any Service or to access any of your Accounts, including, without limitation, any person or entity to which you have provided or disclosed a Security Credential or made

available or disclosed any Security Procedures, or any person or entity knowing or in possession of a Security Credential or Security Procedure without regard to whether such person or entity gained access to or possession of the Security Credential or Security Procedure from you, and/or any person or entity expressly authorized to use any Service or access any Account. Any Authorized User shall continue to be an Authorized User unless and until you notify us, as set forth herein, that such person or entity is no longer an Authorized User and until we have had a reasonable opportunity to act upon such notice.

“Business Day” means any day Monday through Friday but excludes weekends and bank holidays.

“Confidential Information” means any and all documents, materials, data, and/or information, in whatever form or format, which relates to any Service, and any other information which we designate as confidential or proprietary information or which you have reason to know is confidential or proprietary information; provided, however, that notwithstanding the foregoing, Confidential Information shall not include information which is proprietary information or which becomes generally available to the public other than as a result of a disclosure by or through you or your agents, representatives, successors, or assigns, or which becomes available to you on a non-confidential basis from a source other than us.

“Content” means all information and features, such as analysis, reports, orders, information, statements, announcements, notifications, communication tools, reference tools, and other content, provided by us in connection with the Services.

“Mobile Device” includes a cell or mobile phone, tablet computer, or personal electronic device satisfying hardware and software requirements as specified by us from time to time.

“Security Credentials” means, without limitation, any security code, password, personal identification number, user identification technology, token, certificate, or other means or method of authentication, identification, or verification used in connection with a Security Procedure applicable to any Service.

“Security Procedure” means any process or procedure established between you and us for the purpose of verifying that communications, orders, instructions, or inquiries regarding a Service are yours, and/or for the purpose of authenticating you or your Authorized Users in connection with your use of the Services, and/or for the purpose of authorizing transactions and other activity through the use of the Services.

“Service(s)” refers to, collectively, any or all Online Banking Services and Mobile Banking Services described in this Agreement or added in the future that can be accessed through www.grandsavingsbank.com, our Mobile Device application, or other electronic means.

“We,” “us” and “our” means GRAND SAVINGS BANK, and any agent, independent contractor, designee, or assignee that the GRAND SAVINGS BANK uses in the provision of the Services;

“You,” “your” and “user” mean those who sign as applicants or who have an interest in Account(s), each Authorized User, or those who access, subscribe to, or use any Service;

Other terms may be defined elsewhere within this Agreement.

Access to the Services. In order to use the Services, you must have access to a computer, which includes a Mobile Device, and the Internet. You are responsible for obtaining, installing, maintaining, and operating all computer and Mobile Device hardware, network, and software necessary to access and use the Services. We do not guarantee the compatibility of the Services with all computer systems, devices, internet browsers, hardware, and/or software, and you are responsible for assuring that your computer meets the applicable standards for use of the Services as established by us.

You are responsible for obtaining an encrypted browser capable of a sufficiently high level of encryption to meet the systems requirements we establish from time to time. You are additionally responsible for (i) obtaining Internet services via the Internet service provider of your choice, (ii) obtaining cellular or mobile services via the cellular or mobile service provider of your choice; and (iii) any and all fees imposed by such Internet service provider and/or cellular or mobile service provider. We are not responsible for any Internet or cellular/mobile access services.

We are not responsible to you for any loss or damage that you suffer as a result of the failure of systems, software, or hardware that you use to initiate or process transactions through the Services, whether such transactions are initiated or processed directly with our systems or through a third-party service provider. You alone are responsible for the adequacy of the systems and software that you utilize to process transactions and the ability of such systems and software to do so accurately.

Security Procedures.

Security Credentials. We require you or any Authorized User to use Security Credentials to gain access to the Services, and you will not be allowed to access the Services without correctly entering your Security Credentials. We may provide you a security code for your initial use of the Services or for any reset of your settings, and you will be required to select or create personalized Security Credentials, thereafter. From time to time, we may require you to select or create different Security Credentials and may change the types of security techniques used to access for all or any of the Services.

You agree and acknowledge that use of the Security Credentials and any other Security Procedures are used to authenticate your identity and verify the instructions you provide to us and are not used to detect errors in the instructions, transmission, or content of communications. You bear sole responsibility for detecting and preventing any such errors. You authorize us to follow any and all instructions entered and transactions initiated using applicable Security Procedures unless and until you have notified us, according to notification procedures herein, that such instruction is incorrect or that the Security Procedures or your Security Credentials have been stolen, compromised, or otherwise become known to persons other than Authorized Users and until we have had a reasonable opportunity to act upon such notice. You agree that the initiation of a transaction using applicable Security Procedures constitutes sufficient authorization for us to execute such transaction, notwithstanding any particular signature requirements identified on any signature card or other documents relating to your Account, and you agree and intend that the submission of transaction orders and instructions using the Security Procedures shall be considered the same as your written signature to execute such transaction. You acknowledge and agree that you shall be bound by any and all transactions and activity effected through the Service using such Security Procedures, whether you actually authorized the transaction or not, and by any and all transactions and activity otherwise initiated by Authorized Users, to the fullest extent allowed by law.

Protecting Your Security Credentials. You are responsible for maintaining the security of your computer and Mobile Device and the confidentiality of your Account information and Security Credentials, and you agree to prevent unauthorized use of the Services. You agree not to give your Security Credentials or make it available to another person who is not authorized to access your Account. If you allow any person access to your Security Credentials or to use the Services, you will have authorized that person to use the Service, and you agree that you will be bound by any transactions or acts initiated under the Service. You should change your Security Credentials password frequently and avoid using the same password for this Service as for other online services. If you believe that any of your Security Credentials have been lost or stolen or compromised or that any transaction involving any of your Accounts may have been made without your authorization, you should contact us immediately. As a reminder, no one representing us will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your Account.

Commercially Reasonable Procedures. You further represent that you have carefully considered the circumstances of your use of the Services and the transactions that you will affect through the Services, and you acknowledge and agree that the Security Procedures, including without limitation, any Security Credentials used in connection therewith, constitute commercially reasonable security procedures under applicable law for such transactions. We reserve the right

to modify, amend, supplement, or cancel any Security Procedures at any time and from time to time at our discretion. We will try to give you reasonable notice of any change in Security Procedures, but we may make any change in Security Procedures without advance notice to you if we, at our judgment and discretion, believe such change to be necessary or desirable to protect the security of our systems and assets. Your use of any changed Security Procedures shall constitute your agreement to the change and your agreement that the Security Procedures, as changed, are commercially reasonable and adequate for the purposes intended.

Breach of Security Process. In the event of the breach of any applicable Security Procedures, you agree to assist us in determining the manner and source of the breach. Such assistance shall include, but shall not be limited to, providing us or our agent access to your systems, computer hardware and software, storage media and devices, and any other equipment or device that was used or may have been used. You further agree to provide to us any analysis of such systems, computer hardware and software, storage media and devices, and other equipment or devices, or any report of such analysis, performed by you, your agents, law enforcement agencies, or any other third party. Any failure on your part to assist us shall be deemed an admission by you that the breach of the Security Procedures was caused by a person who obtained access to your transmitting facilities or who obtained information facilitating the breach of the Security Procedures from you and not from a source controlled by us.

General Agreement and Use of the Services. This Agreement is effective between you (including any other Authorized User(s)) and us. You are liable for all transactions initiated through the Services using your Security Credentials and Security Procedures, even if you did not participate in the transaction. Notwithstanding any contrary provisions in your Account Agreement, if you use the Services to access a joint Account that requires more than one signature to authorize a check or complete another transaction, or your Account is subject to any additional restriction, we will not monitor or restrict the aspects of those Accounts in relation to your use of the Services. When such a joint or restricted Account is accessed through the Services, all authorized signers are jointly responsible for all transactions that occur in the Account, whether performed by a single Authorized User and whether the restrictions are violated or not. This provision shall supersede any contrary or conflicting provisions in your Account Agreement.

Eligibility for Services; Refusal of Services; and Prohibitions. We reserve the right to determine, from time to time, your eligibility for any (i) Service, (ii) Account, or (iii) eligibility of any Account for use with a Service, all at our sole and absolute discretion. You acknowledge and agree that upon any determination of ineligibility, we may discontinue your access to any Service and or close any Account without further notice to you. We further reserve the right, at our sole and absolute discretion, to delay and/or refuse to process any item, transaction or instruction with respect to any Service that (i) does not comply with the terms of and conditions of this Agreement or any other agreement with us, (ii) is not complete, correct and current, (iii) is greater in frequency, amount, or number than is permitted for the relevant Account or Service, (iv) is for an amount that is less than the minimum amount permitted for the relevant Account or Service, (v) relates to an Account that has been closed or exceeds the amount of available funds in the relevant Account (or would reduce the balance of the available funds in the relevant Account below any required minimum balance), (vi) we believe in good faith is not genuine, conflicts with another instruction or relates to funds or an Account over which there is a dispute or restriction on withdrawal, (vii) we suspect results from a breach in the Security Procedures or relates to an Account or Service that we suspect is being used for or is the target of fraudulent or illegal activity, or (viii) might cause us to violate applicable law or otherwise expose us to liability.

You agree to comply with all applicable laws and regulations in connection with your use of the Services. You further agree to be bound by operating rules and regulations imposed by any processing networks, funds transfer systems, or clearinghouses (including, the Automated Clearing House network) in which we participate and/or which process Service transactions. You agree not to use or attempt to use any Service (i) to overdraw any Account, (ii) to exceed any credit limit on any credit Account, (iii) to engage in any illegal purpose or activity or to violate any applicable law, rule, or regulation, (iv) to breach any contract or agreement by which you are bound, (v) to engage in any internet or online gambling transaction, whether or not gambling is legal in any applicable jurisdiction, or (vi) to engage in any transaction or activity that is not specifically authorized and permitted by this Agreement. You acknowledge and agree that we have no obligation to monitor your use of the Services for transactions and activity that is impermissible or prohibited under the terms of this Agreement. In the event we exercise any right reserved or afforded to us under this Section, you agree that we will have no liability to you under any circumstance, whether under contract, tort, or other legal theory.

Restrictions on Use. You agree not to (i) cause, permit, or facilitate access to or use of the Services or Content by automated electronic processes, including without limitation, “robots,” “spiders,” “scrapers,” “WebCrawler’s,” or other computer programs that monitor, copy, reproduce, or download data or other content found on or accessed through, the Services, (ii) upload, post, email, transmit, or otherwise make available to or through the Services any topic, name, material, or information that is unlawful, harmful, threatening, abusive, harassing, tortious, profane, defamatory, or otherwise objectionable, (iii) interfere with, disrupt, unreasonably drain the resources of (through virus infections, denial of service attacks, any form of excessive use, or any other drain), translate, decompile, disassemble, reverse engineer, or otherwise attempt to derive the source code for or adapt in any way the Services or servers or networks supporting the Services or Content, or disobey any requirements, procedures, policies, or regulations of networks connected to the Services or Content, (iv) transmit, broadcast, publicly disclose, rent, lease, resell, or otherwise make available to third parties any of the Content or Confidential Information, or (v) upload to the Service any information or content that breaches the rights of any third-party or infringes the intellectual property rights of any third-party.

Service Fees. We may establish fees, or modify fee amounts, applicable to use of the Services. New or revised fees for a Service will be communicated prior to the effective date of such new or revised fee as required by applicable law. Your continued use of the applicable Service after the effective date constitutes your consent with such new or revised fee. If you do not agree to such new or revised fee, you must cancel and cease your use of the Service prior to the effective date. Current fees applicable to the Services will be set forth in our Account Agreement Fee Schedule. You shall be responsible for any and all fees imposed by any internet service provider or telecommunications carrier to receive internet, cellular, or other data services. We may also charge you research fees for inquiries about past transactions.

Confidentiality and Ownership of Content

Confidentiality. You shall maintain all Confidential Information in strict confidence and shall not use the Confidential Information for any purpose whatsoever except for your personal use of the Services, and you shall not disclose any Confidential Information directly or indirectly to any other unauthorized person or entity. You acknowledge and agree that in the event of any breach or threatened breach of this obligation of confidentiality, we shall be entitled, without waiving any other rights or remedies in law or in equity, to such injunctive and/or other equitable relief as may be deemed proper by a court of competent jurisdiction. Your obligation of confidentiality shall survive the termination of this Agreement and continue until none of the information which we designate as confidential or proprietary information, or which you have reason to know is confidential or proprietary information, falls within the scope of Confidential Information as defined in this Agreement.

Ownership of Content & License. All logos, designs, trademarks, and service marks, and other product and Service names are trademarks of us or our licensors (the “Marks”), and you agree not to display or use the Marks in any manner without our permission. You acknowledge and agree that we and our service providers, as applicable, own or hold a license to the Services, the Content, and any software or other technology incorporated therein, and that the Services and Content are protected under applicable intellectual property and other laws. You also acknowledge and agree that materials and works contained in the Services and the Content are protected by copyrights, trademarks, service marks, patents, trade secrets, or other proprietary rights and laws. You agree not to copy, disassemble, decompile, or otherwise reverse engineer any part of the Services. You may use the Services only for your own benefit. You may not copy, reproduce, distribute, or create derivative works from the Services, software, or Content and agree not to reverse engineer or reverse compile any of the technology used to provide the Service. In the event that you attempt to use, copy, license, sublicense, sell, or otherwise convey or to disclose any Service, in any manner contrary to the terms of this Agreement, we shall have, in addition to any other remedies available to us, the right to injunctive relief enjoining such actions.

Service Providers. We reserve the right to offer you any Service through one or more third party service providers that we have engaged to render some or all of a Service to you on our behalf. However, notwithstanding the use of a third-party service provider, we are the sole party liable to you for any payments or transfers conducted using the Service, and we are solely responsible to you and any third party to the extent of any liability in connection with the Service. You agree that we have the right to delegate any or all of the rights and obligations under this Agreement to third party

service providers, and any rights or responsibilities so delegated may be exercised or enforced by either us or our service providers.

Information Provided Through Services. Any Account transaction or activity information that is provided to you through any Service will include a date and/or time of when such information is current. The balance or recent activity provided to you through the Services may differ from your records because it may not include transactions in process, outstanding checks, or other withdrawals, payments, charges, or transactions. You agree to regularly review your Account statements and your transaction history and to notify us immediately of any errors or suspected unauthorized transactions or activity. You agree not to rely or act upon any data or information obtained through the Services that you know, or have reason to know, is erroneous, incomplete, or not current.

Unauthorized Transactions for Consumer Accounts

THE DISCLOSURES AND TERMS IN THIS SECTION II ARE APPLICABLE ONLY TO CONSUMERS AND TO THE EXTENT THAT YOUR ACCOUNT HAS BEEN ESTABLISHED PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES.

Certain types of consumer transactions that are initiated through electronic means are subject to the Electronic Fund Transfer Act and the implementing the Bureau of Consumer Financial Protection Regulation E ("EFT Act"). These include certain transactions that can be made using the Services. Your rights, protection, and liabilities are outlined in the following disclosure in accordance with the EFT Act. Be sure to retain the telephone numbers and addresses that you may need in order to limit your liability and to resolve problems that you may have concerning electronic transfers. This disclosure supplements other electronic fund transfer disclosures that you may receive in connection with other electronic fund transfer services affecting your accounts with us.

Types of Available Transfers. The types of electronic fund transfers that you may make depend upon the specific Services in which you enroll as well as the specific types of electronic fund transfers you have authorized. The fund transfer and payment Services generally enable you to transfer funds to and from your Account, to pay bills directly from your Account in the amounts and on the days you request, and to make other payments and remittances of funds from your Account. These transactions are described in detail in this Agreement.

Your Documentation of Transfers. All fund transfers completed through the Services will appear on your periodic statement for your applicable Account. You will receive a statement of your Account each month in which an electronic fund transfer is made to or from your Account; otherwise, you will receive a statement at least quarterly. Your periodic statement will show the details of any electronic fund transfer you made.

Unauthorized Transactions. An unauthorized transfer means a transfer from your Account that is initiated by another person without your authority to initiate the transfer and from which you receive no benefit. The term does not include any transfer that you indirectly authorized, such as a transfer that is initiated by a person who was furnished by you with the means to access your account, unless you have given us previous notice that such person is no longer authorized, and we have had a reasonable opportunity to act upon your notice.

You must **immediately** inform us if you believe any of your Security Credentials have been lost or stolen. You must also tell us if someone has transferred or may transfer funds from an Account without your permission or if you suspect any fraudulent activity on your Account. Telephoning us is the best way to minimize your possible losses. To notify us about any lost Security Credential or about unauthorized transfers from your Account, call us at **(800) 460-2070**, or write to us at GRAND SAVINGS BANK, PO Box 451809, Grove, OK 74344.

In the event of stolen access to your Account(s), please refer to your Electronic Funds Transfer Agreement received in your account disclosures.

You should check your Account statement monthly. If it shows any unauthorized transfers, notify us immediately. If you do not notify us within sixty (60) days the statement showing the unauthorized transfer was mailed to you, you may not get back any funds lost after the sixty (60) day period if we can prove we could have stopped someone from taking the

money had you informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from informing us, we may, at our sole and absolute discretion, extend the time period(s).

Error Resolution. Telephone us at **(800) 460-2070**, or write to us at GRAND SAVINGS BANK, PO BOX 451809, Grove, OK 74344 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on an Account statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST Account statement on which the problem or error appeared. Unless you notify us within the sixty (60) day window, you are prohibited from bringing a claim against us for such suspected error. When you write to us, please include the following:

- Your name and Account number;
- Describe the error or transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- The dollar amount of the suspected error.

Disclosure of Information to Third Parties. We may disclose information to third parties about your account and the transfers you make as described in our Privacy Policy, provided separately. You may also obtain a copy of our Privacy Policy at any time by visiting any of our branches or by visiting our website. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, transactions, or actions under the Service, or
- In order to verify the existence and condition of your Account for a third party such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us written permission.

Stopping Preauthorized Payments. The Services may allow you to stop or cancel payments and transfers that you have schedule or initiated, and you should follow applicable Service instructions if you wish to stop or cancel a transaction. Otherwise, if you use any Service to make recurring or other preauthorized electronic fund transfers from your Account, you can stop any other payments as follows:

Call us or write us at the telephone number or address as provided at the end of this Agreement in time for us to receive your request three (3) business days or more before the payment is schedule to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If you order us to stop one of these payments (3) business days or more before the payment is schedule to be made, and we do not do so, we will be liable for your losses or damages. Please refer to the Account Agreement Fee Schedule for the amount we may charge you for each stop-payment order you give.

Special Provisions for Commercial Users

The Terms and Provisions of this part are applicable to you if you are not a consumer. The terms and provisions of this part do not apply to you to the extent that the applicable Account has been established primarily for personal, family, or household purposes. The following provisions supplement the other terms and provisions of this agreement as to non-consumer users:

Consumer Protection Inapplicable. You acknowledge and agree that your Account(s) accessed using the Services are not accounts established or used primarily for personal, family, or household purposes. Accordingly, the provisions of the EFT Act and any other laws or regulations intended for the protection of consumers or governance of transactions involving consumers do not apply to any Service transactions affecting your Account(s). You acknowledge and agree that we reserve the right to refuse to process any Service transaction, inquiry or activity, at our sole and absolute discretion, without liability to you. Without limiting other limitations and exclusions set forth in this Agreement, to the fullest extent allowed by law, and subject only to our obligation to exercise ordinary care and good faith, you assume all risk

related to or arising out of your enrollment in any Service, and you agree to be bound by any and all transactions and activity performed through the Services, whether authorized or unauthorized.

Transmission of Information. You agree that we may transmit Confidential Information, including without limitation, confirmations of Security Credentials, to the current address shown in our records for any of your Accounts or to your designated email address, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that we will not be responsible or liable to you in any way in the event that such properly addressed information is intercepted by an unauthorized person, either in transit or at your place of business.

Authorized Users. You acknowledge that anyone possessing Security Credentials may access and use the Services and/or your Account(s). You agree to provide Security Credentials only to Authorized Users. You bear sole responsibility for establishing, maintaining, implementing, and updating policies, procedures, equipment, and software that ensure the security and integrity of your computer systems and information, protect them from any unauthorized use, intrusion, takeover or theft, and prevent your Security Credentials from any unauthorized discovery or use. You bear all risk of fraudulent transfers and other losses or disclosures arising from the unauthorized use of the Services or from the interception of your communications prior to their receipt by us. You agree that we are authorized to execute, and it is commercially reasonable for us to execute, any instruction received by us with your Security Credentials.

Upon our consent, you may designate a security administrator to whom we may distribute Security Credentials and with whom we may otherwise communicate regarding the use of Security Credentials and other Security Procedures. Your security administrator will be responsible for distributing, setting, and establishing Security Credentials to and for your Authorized Users, for ensuring the proper implementation and use of the Security Credentials by your Authorized Users, and for establishing the scope of authority with respect to use of the Services by your Authorized Users. You agree to notify us immediately by calling us at the number provided in Section VII of this Agreement if you believe that any Security Credentials have been stolen, compromised, or otherwise become known to persons other than Authorized Users (including persons whose authority as Authorized Users or security administrators has been revoked). You agree that we shall have a reasonable opportunity to act upon any such notification from you.

Commingling of Account Information. In the event that you have requested and we have agreed to link your personal consumer Account with a commercial Account to a single online banking user profile, you (as an individual and as an authorized representative of the business entity) acknowledge that any Authorized User of the Services will have access to information related to all Accounts. You understand and acknowledge that you are responsible for and consent to the access or actions of any user through the Services, and you agree that we may act on any instructions or directions given through the use of the Service on all Accounts. To the greatest extent permitted by law, you (individually and on behalf of the business entity) release and forever discharge us from any and all claims, debts, liability, damages, losses, and causes of action, of every kind and nature whatsoever, whether known or unknown, suspected or unexpected, as a result of or related to the having Consumer Account and a Commercial Account linked to a single online banking user.

Examining Records and Reporting Errors. You agree to examine your Account statements promptly and to routinely review transaction and account activity available through the Services, and you agree to notify us immediately of any discrepancies or unauthorized, duplicate, or erroneous transactions or activity. You should notify us of such matters by contacting us as provided in Section VII of this Agreement or as otherwise provided with respect to the particular Services. Without limiting the other terms, conditions, limitations, and provisions of this Agreement, you agree that you shall be precluded from asserting any claim whatsoever against us with respect to any Service transaction or activity unless you notify us in writing that the transaction or activity was unauthorized, duplicate, or erroneous within thirty (30) calendar days after we send or make available to you a notice through the Service or periodic statement reasonably identifying that transaction or activity. You acknowledge that this provision shortens the period within which you are required to give us notice of an unauthorized, duplicate, or erroneous payment order under Article 4A of the Uniform Commercial Code, as enacted in the applicable jurisdiction, and you expressly agree to be bound by that shortened period to the maximum extent permitted by law.

Organizational Authority. You represent and warrant to us that your acceptance and performance of this Agreement and the execution of any Service transactions and activity by you or on your behalf are within your organizational power

and have been duly authorized by all necessary organizational action. You further represent and warrant that the person who accepts this Agreement on your behalf and any person who at any time initiates any Service transaction or activity in such person's capacity as your agent, representative, or other authorized capacity have been duly authorized to do so, and that this Agreement, together with any Service transaction or activity initiated by any such person, constitutes your legal, valid, and binding obligation, enforceable against you in accordance with its terms.

ONLINE BANKING SERVICE TERMS AND CONDITIONS

General Online Banking Terms.

Description of Online Banking Services. The Online Banking Service enables you to view Account balances and transaction histories, pay bills, transfer funds between Accounts, transfer funds to and from an Account and an external account held at another financial institution, and other Account related tasks (collectively, "Online Banking Services"). We may offer additional or different Online Banking services in the future, all of which will be governed by the Agreement.

Access. To use the Online Banking Services, you must have at least one Account that can be accessed through our website at www.grandsavingsbank.com or through our Mobile Device application. Cash Management customers will have to complete an Originator Agreement. Online Banking Services are generally accessible 24 hours a day, seven days a week, except for reasonable periods of time for system maintenance. We are not liable for failure to provide access due to a system failure or due to other unforeseen acts. Even in cases where notification is usually required, we may modify, suspend, or terminate access to Online Banking Services at any time and for any reason without prior notice, in order to protect the system or your Account. We will give you notice in other situations if required by law.

Online Account Services.

Account Information. You may use the Online Banking Service to view the account balance and recent activity in your designated Account(s). This account information may not reflect transactions that have not yet been completed or settled and is not the official record for any Account. Because the balance of some Accounts is subject to change at any time, the Account information may become quickly outdated. We do not guarantee either the (i) the availability or accuracy of any Account information, or (ii) your ability to download all Account information. For any loan Accounts shown, "Payoff Balance" refers to the estimated balance on your loan and does not include fees and other charges, such as pre-payment penalties applicable if you paid off your loan balance in full. For any payoff statement, please contact your banker, customer service, or visit one of our branches.

Online Check Images. You may view images of the checks and deposit slips for your Account(s) that are checking, money market, or savings accounts.

Secure Messages with the Bank. Through the Online Banking Service, you may send and receive secure electronic messages to and from us. Secure Message is accessible after you log into the Online Banking Services. You cannot use secure message to initiate transactions or make any other payment requests. From time to time, the Bank may send unsecured electronic mail to your email address to notify you that certain information is available. The Bank will never ask you to send personal information, such as account numbers and passwords, to us in an unsecured email. If you wish to send personal information to us, you should send a secure message using this service. You should never send personal information in an unsecured email. We may not immediately receive secured messages that you send; therefore, do not rely only on secure messaging if you need to communicate with us immediately. If you need to contact us immediately, use the contact information provided in Section VII of this Agreement. We will not take actions based on your email requests.

Alerts. Certain Services may have the capability to send you informational alerts. Such Services may from time to time provide automatic alerts and voluntary alerts. Voluntary alerts may be turned on and deactivated by you. At our sole discretion, we may add new alert types and/or discontinue alert types at any time and from time to time without notice to you. You may designate an email address or a number of your Mobile Device that accepts text messages (data and

text message fees imposed by your mobile service provider may apply to alerts received on your Mobile Device). If the email address or telephone number that you use for alerts changes, you are responsible for informing us of that change. Some alerts may include information about your Account. Because the balance of Accounts is subject to change at any time, the information provided in any alert may become quickly outdated. You should be aware that anyone with access to your email or your mobile phone number will be able to view the content of these alerts. You understand and agree that any alerts provided to you may be delayed or prevented by your internet or telecommunications provider for a variety of factors. We do not guarantee either the delivery or the accuracy of the content of any alert. You agree that we will not be liable for (i) any delays, failure to deliver, or misdirected delivery of any alert, (ii) any errors in the content of an alert, or (iii) any actions taken or not taken by you or any third party in reliance on an alert. All alerts are provided as a courtesy to you and for informational purposes only.

Stop Payment Requests. You may use the stop payment application to request a stop payment on a check drawn on any of your Accounts. You should submit any stop payment request as soon as possible. If the payment or transaction that you wish to stop was scheduled through an online Service, please refer to specific Service terms in this Agreement for additional information. The charge for each stop payment request submitted will be the fee provided in the fee schedule associated with the Account Agreement. This fee will be charged regardless of whether or not we are able to stop the payment. In addition to the terms provided in this Agreement, stop payment requests are governed by the applicable terms and conditions in the Account Agreement.

Internal Transfers between Online Accounts. You may use the Online Banking Service to make one-time or recurring transfers of funds between your Accounts held at GRAND SAVINGS BANK. You agree to follow the applicable Service instructions we provide in order to schedule and initiate fund transfers. Transfers to and from Accounts will be reflected immediately in the available balance for each Account but may not be reflected immediately in the posted balance for those accounts. Subject to the requirements of applicable law, you agree that we shall have a reasonable opportunity and time to complete the posting of funds transfers. Instructions to transfer funds received by 5:30 p.m. CST on a business day will be credited/debited to your designated Accounts on that business day, assuming that you have sufficient available funds. Transfers processed after 5:30 p.m. CST may be credit/debited on the next business day. It is your responsibility to schedule each fund transfer far enough in advance to ensure that we have sufficient time to receive and process your transfer request by the time you require the movement of the funds and the posting of the transaction. Requests for immediate internal transfers of funds cannot be canceled. Future dated transfers may be cancelled or changed through the Service at any time prior to the transmit date. Your ability to transfer funds from certain accounts may be restricted or limited by either federal law or the terms of the Account Agreement. In addition, we reserve the right to limit the frequency and dollar amount of transactions from your Account(s). If you request a transfer that exceeds the funds available in the Account from which a transfer is being made, we will not be required to honor the request; however, if we, at our sole discretion, choose to make a requested transfer that exceeds the funds available in the Account, that Account will be subject to our current fee for processing items drawn against non-sufficient funds.

Third Party Account Aggregation. You may use the "Connect an institution" feature of the Service to retrieve account information maintained at third party financial institutions with which you have customer relationships, maintain accounts, or engage in financial transactions ("Third Party Account Information"). We do not review, verify, or analyze the Third-Party Account Information for accuracy or any other purpose, but simply gather, organize, and report available Third-Party Account Information to you through the Service. Not all types of third-party accounts are accessible through the Service, and we reserve the right to qualify and disqualify any types of third-party accounts that may be eligible for the Service in our discretion.

Your Responsibility for Information. In order for the Service to retrieve your Third-Party Account Information, you must provide accurate and updated (as necessary) account numbers, user names, passwords, and other log-in related information for the accounts held at third party institutions ("Registration Information"). You acknowledge that you are voluntarily supplying Registration Information to us and our service provider. You hereby represent to us that you are a legal owner of each third-party account, and you have the right to and are entitled to submit Registration Information to us for use for this purpose without any obligation by us or our service provider to obtain additional authorization or to pay any fees. We are not obligated to take any further steps to confirm or authenticate your Registration Information and

may act upon them without further confirmation. You acknowledge and agree that the financial institutions receiving requests through the Service for the release of Third-Party Account Information may rely and act upon such requests.

Authorization to Access Third Party Account Information. By submitting Registration Information, you expressly authorize us and our service provider to access your Third-Party Account Information on your behalf as your agent. We will submit Registration Information for each third-party account, and you hereby authorize and permit us to use and store Registration Information to access Third Party Account Information and to configure the Service so that it is compatible with the third-party sites for which you submit your information. You are solely responsible for compliance with all terms and conditions governing or related to such third party accounts, and you acknowledge and agree that we are in no way responsible or liable for your third party accounts or any products or services related to your third party accounts, or for any acts or omissions by the financial institutions that maintain such third party accounts. You acknowledge and agree that when we are accessing and retrieving Third Party Account Information from the third-party sites, we and our service provider are acting on your behalf and not on behalf of the third party.

Transmission Risks. Third Party Account Information is timely only to the extent that it is promptly provided by the third-party sites. Third Party Account Information may be more complete or up to date when obtained directly from 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. We assume no responsibility for technical difficulties which may result in a failure to obtain data, loss of data, loss of personalized settings, or other service interruptions. If you become aware of any unauthorized use of your Registration Information, you should notify the applicable financial institution immediately.

Bill Pay Service.

Please refer to the iPay Terms and conditions available through the bill pay section on online banking.

External Transfer Service (Consumer Accounts Only).

Description. The External Transfer Service allows you to transfer funds between your Consumer Account held at GRAND SAVINGS BANK and your deposit accounts held at other financial institutions. An inbound transfer moves funds into your Account with us. An outbound transfer moves funds from your Account with us to an account held at a different financial institution.

Access. To utilize the External Transfer Service, you must enroll each of your non-GRAND SAVINGS BANK consumer deposit accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of the External Transfer Service will be verified in accordance with our procedures. Verification instructions are provided during enrollment, and the verification process must be completed within ten (10) days after enrolling an account to complete the verification process. When you add an external account, we will send two small credits to your external account and then withdraw the credits in the same amounts. You must demonstrate that you have access to the external account by correctly reporting the amounts of the credits. By enrolling a non-GRAND SAVINGS BANK account, you authorize the account-holding institution to disclose to us any information we request about you or the account and agree to cooperate in any additional verification request by us.

Processing of Transfers. You agree that your transfer instructions are authorization for us to complete the funds transfer. You authorize us to select any means to execute your funds transfer instructions, including but not limited to, Automated Clearing House (ACH) transfers made through a transfer account owned by GRAND SAVINGS BANK. You will be bound by the rules and regulations that govern the applicable funds transfer systems.

1. **Outbound Transfers.** If your outbound transfer request is submitted prior to the cut-off time, funds will be debited from your Account, and we will process your payment on the date you scheduled the transfer. Outbound transfers made after the cut-off time may be processed on the same day; if not, the transfer will be processed the next business day. Funds credited to your Account held at another financial institution

shall be available according to that financial institution's availability and transaction processing schedule which could take multiple days.

2. Inbound Transfers. If your inbound transfer request is submitted prior to the cut-off time, we will process the transfer on the date you scheduled the transfer. Inbound transfers made after the cut-off time will be processed the next business day. For inbound transfers (which debits your account at another financial institution and credits your GRAND SAVINGS BANK Account), we will hold funds for 3 business days, starting the day after the transfer is processed, in order to make sure that the transfer will not be returned unpaid.
3. Cut-off Time. The cutoff time for initiating transfers is 3:00 P.M. CST.

Future-dated and repeating Transfers. You may schedule both inbound and outbound transfers to occur on a future business day or on a repeating basis. The repeating transfer feature may be used when the same amount is transferred at regular intervals. With respect to future dated or recurring transfers, your Account will be debited/credit on the scheduled date of the transfer.

1. Availability. For each inbound transfer, we will hold funds for 3 business days starting the day after the transfer is processed. Funds requested to be transferred will be debited/credited to the non-GRAND SAVINGS BANK account according to that particular financial institution's availability and transaction processing schedule which could take multiple days.
2. Recurring Inbound Transfers to a Loan Account. If you have initiated recurring transfers payable to a loan Account held by us, any transfer scheduled to occur within 30 days of the loan maturity date will be cancel. For final payment on your loan balance, please contact us to confirm the final payment amount.

Cancellation of Transfers. Once submitted, requests for immediate transfers of funds cannot be canceled. Future dated and recurring transfers can be canceled by 3:00 p.m. CST the day prior to the scheduled transfer date.

Limits on Transfers. We reserve the right to impose limits on the amount(s) and/or the number of deposits (over a period of time set by us) that you transmit using the External Transfer Service and to modify such limits from time to time. We may reject any transfer attempted through the External Transfer Service in excess of the limits. In addition, your ability to transfer funds from certain accounts may be restricted or limited by either federal law or the terms of the applicable Account Agreement.

Cancellation and Suspension of Service. We may cancel or suspend your use of the External Transfer Service or disqualify any Account or non-GRAND SAVINGS BANK account from eligibility to conduct non-GRAND SAVINGS BANK account transfers without prior notice.

eDocument Service.

Please refer to the Electronic Statement Disclosure available at grandsavingsbank.com.

Card Control Service.

Description and Access. The Card Control Service is accessible through the Online Banking Service or the Mobile app to provide you the ability to control and manage any Debit Card linked to your customer profile. You can set alerts and controls on transactions based on certain criteria and parameters.

Control Settings. This service provides the following controls:

Card on/off setting. If you use this feature and turn the card "off," we won't allow purchases or withdrawals until you turn the card back "on." Recurring payments, credits, and deposits will be allowed while card is turned off.

Spending limits. Transaction and monthly thresholds above a specified amount can be blocked and alert notifications sent when the set limits are exceeded.

Transaction Types. Allows cardholders to setup alerts and/or block transactions based on certain types of transactions such as at an ATM, e-commerce, in-store, mail/phone orders and recurring.

Merchant Types. Allows cardholders to setup and receive alerts and/or block transactions based on the merchant type used to make purchases, such as gas stations, household, personal care, age restricted, department stores, restaurants, entertainment, travel, and groceries.

Location-based control. The Location feature can limit and/or deny transactions to international merchants and send notifications.

Notifications. We'll send a notification whenever you make a purchase that you request to be notified or when your card transaction is declined. Notifications will default to be sent as an in-app message, but you have the option to receive blocked and processed transactions electronically via email, text, and in-app. Notifications delivered by email will be sent to your email address in our records. Standard text message charges may apply.

Service Disclaimer. There may be service disruptions or events beyond our control that could adversely affect the Card Control Service. Such disruptions or events include but are not limited to telecommunication system delays or outages, power outages, network, communication or data plan outages, natural disasters, or any other event outside the control of us. Any such disruption or event may block or otherwise limit your usage of the Card Control Service and/or use of your Debit Card based on the card settings in place at the time of the disruptions. You agree that we will not be liable for any losses or damages as a result of Service unavailability. You must always examine your Account statements promptly and routinely review all transactions and other activity on your Account.

Commercial Accounts with Multiple Users. For Commercial Accounts, only your online banking system administrator(s) will be granted access to control all debit cards assigned to your company identification number. Card Control Services will not be available to any company who accesses its Account(s) under a different company name.

MOBILE BANKING SERVICE TERMS AND CONDITIONS

General Mobile Banking Terms. This Section V sets forth additional terms and conditions that apply if you access Services through a Mobile Device. Except where modified by this Section, all terms and conditions applicable to the Online Banking Services set forth in Section IV remain in effect and shall govern all Services accessed through the Mobile Device application or through a Mobile Device (collectively, the "Mobile Banking Services").

Access. You may access the Mobile Banking Services through an eligible Mobile Device, and you must download the required GRAND SAVINGS BANK Mobile Banking application (the "Mobile App") to your Mobile Device. You agree to provide a valid email address and phone number for the Mobile Banking Services. You also agree that Mobile Banking is only for the use of individuals authorized to access your Account. You agree not to give or make available your Security Credentials or other means to access your Account to any unauthorized individuals. We may make fingerprint or use other biometric identification available as Security Credentials for the Mobile Banking App. If you enable such biometric identification as a Security Credential, you acknowledge and agree that anyone whose fingerprint or other identifying information is saved on your Mobile Device will be able to log into your Mobile App and access your Account(s). If anyone has their fingerprint or biometric information saved on your Mobile Device, and you do not want that person to have access and use the Mobile App, then you should not enable fingerprint or biometric identification. We do not control, store, or have access to the fingerprint or biometric profiles saved on your Mobile Device.

Fees and Charges. Regardless of whether there is a separate service fee for Mobile Banking Services, you are responsible for any and all charges, including but not limited to, fees otherwise applicable to your Account(s) and fees associated with text messaging and/or data plans imposed by your mobile service provider. Standard text message charges may apply. Message frequency depends on user preferences.

User Conduct. You agree not to use the Mobile Banking Services or the content or information delivered through the Mobile Banking Service in any way that would (i) infringe any third-party copyright, patent, trademark, trade secret or

other proprietary rights or rights of publicity or privacy, (ii) be fraudulent or involve the sale of counterfeit or stolen items, including but not limited to, use of the Mobile Banking Service to impersonate another person or entity, (iii) violate any law, statute, ordinance, or regulation (including but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination, or false advertising), (iv) be false, misleading, or inaccurate, (v) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers, (vi) be defamatory, trade libelous, unlawfully threatening, or unlawfully harassing, (vii) potentially be perceived as illegal, offensive, or objectionable, (viii) interfere with or disrupt computer networks connected to Mobile Banking, (ix) interfere with or disrupt the use of the Mobile Banking Service by any other user, or (x) use the Mobile Banking Service in such a manner as to gain unauthorized entry or access to the computer systems of others.

Liability. You agree that we will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of Account information to third parties. Nothing about Mobile Banking creates any new or different liability for us beyond what is already applicable under your existing Account agreements.

Other Agreements. You agree that, while using the Mobile Banking Services, you will remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including but not limited to, your mobile service provider (i.e., AT&T, Verizon, etc.) and that this Agreement does not amend or supersede any of those agreements. Therefore, you agree to be solely responsible for all such fees, limitations, and restrictions in the other agreements. You also agree that your mobile service provider is solely responsible for its products and services. Accordingly, you agree to resolve any problems with your mobile service provider without involving us.

Mobile Text Message Banking.

Description and Access. Mobile Text Message Banking allows you to receive certain Account information over the Short Message Service (SMS) through a Mobile Device, as well as the option to set up alerts. Online Banking Services is required in order to use and set up Mobile Text Message Banking. Enrollment requires you to provide a mobile phone number with a text plan with a carrier. By providing a mobile phone number through enrollment, you certify that you are the owner of the mobile phone account or have the account holder's permission to provide the number. Once enrolled, you will receive certain information as to your designated Accounts by receiving an SMS message. We will determine at our sole discretion what information is made available through Mobile Text Message Banking.

Text Messages. We may send any Mobile Text Message Banking message through your mobile service provider in order to deliver such to your Wireless Device. You agree that your mobile service provider is acting as your agent in this capacity. You agree and understand that Mobile Text Message Banking may not be accessible or may have limited utility over some wireless networks, for example, while roaming.

Account Information. Mobile Text Message Banking is provided for your convenience, and Account balances and other transaction information may not include recent or pending transactions that have not posted on your Account. Mobile Text Message Banking does not replace your Account statement(s) which are the official record of your Account(s).

Security of Mobile Device. Mobile Text Message Banking will not be encrypted and at some point, may include personal or confidential information about you, such as your Account activity or status. You agree to protect your Mobile Device and not to let any unauthorized person have access to the information we provide to you through this Service.

Indemnification. You agree to indemnify, defend, and hold us harmless from and against any and all claims, losses, liability, cost, and expenses (including reasonable attorneys' fees) arising from (i) providing us a phone number that is not your own or (ii) granting access to your Mobile Device to anyone other than you. Your obligation under this paragraph shall survive termination of the Agreement. The foregoing indemnification and hold harmless obligations are in addition to, and not in limitation of, the indemnification and hold harmless obligations as otherwise set forth in the Agreement.

Delays in Service. Receipt of Account information through Mobile Text Message Banking may be delayed or impacted by factor(s) beyond our control, including but not limited to, factors pertaining to your mobile service provider or other

parties. We do not guarantee the timely delivery, execution, or transmission of content provided by your mobile service provider.

Messages from Us. We will not send you marketing messages through Mobile Text Message Banking. You will never receive a Mobile Text that asks you to send us any sensitive personal or financial information such as your social security number or your account number. If you ever receive such a request for sensitive personal or financial information, do not respond to the message, and call us at (800) 460-2070 to report the incident.

Mobile Deposit Capture

Please refer to the Mobile Deposit Capture terms and conditions located within the user agreements through our online banking.

Disclaimer of Warranties; Limitation of Liability & Indemnification

Our Liability for the Services. In addition to other limitations of liabilities set forth in this Agreement, in no event will we be liable for any losses or damages (i) if you do not have sufficient funds in your Account or if a transaction would be over your credit limit on your overdraft protection, (ii) if the money in your Account is subject to legal process or other claim restricting the transfer, (iii) if any electronic device (computer, Mobile Device, modem, or other) or the communication line, network, or service used to connect and/or provide instructions to us was not working properly, (iv) if circumstances beyond our control prevent the completion of the transaction despite reasonable precautions that we have taken to avoid these circumstances, or (v) if we believe in good faith that a breach of security has occurred or is occurring involving your Account(s) or your use of the Services. If due to an error in the Service, an incorrect amount of funds is removed from your Account, we shall be responsible only for returning the improperly transferred funds to your Account and for directing the proper transfer amounts.

DISCLAIMER OF WARRANTIES. WE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. YOUR USE OF THE SERVICES AND CONTENT IS AT YOUR SOLE RISK. THE SERVICES AND ALL CONTENT ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE SHALL ONLY BE RESPONSIBLE FOR PERFORMING THE SERVICES AS EXPRESSLY STATED IN THIS AGREEMENT.

WE MAKE NO CLAIM OR WARRANTY THAT THE SERVICES OR ANY CONTENT WILL BE SUITABLE TO YOUR NEEDS, UNINTERRUPTED, TIMELY, OR SECURE. THERE IS NO GUARANTEE THAT ACCESS TO THE SERVICES WILL BE AVAILABLE AT ALL TIMES, AND WE SHALL NOT BE LIABLE IF YOU ARE UNABLE TO ACCESS THE SERVICES. THE SERVICES AND CONTENT MAY CONTAIN INACCURACIES, TYPOGRAPHICAL ERRORS, OR MAY BE OTHERWISE UNRELIABLE. WE MAKE NO WARRANTY THAT THE QUALITY OF ANY PRODUCTS, SERVICES, CONTENT, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICES WILL MEET YOUR EXPECTATIONS.

ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK. YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM, MOBILE DEVICES, OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL.

NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM OR THROUGH THE SERVICES, SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE AGREEMENT.

LIMITATION OF LIABILITY. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THIS AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT IN NO EVENT SHALL WE OR OUR SUBSIDIARIES, OFFICERS, AGENTS, SERVICE PROVIDERS, DIRECTORS, AND/OR OUR EMPLOYEES BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, OR ANY DAMAGES WHATSOEVER, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM (i) THE AVAILABILITY OR PERFORMANCE OF THE SERVICES OR CONTENT, (ii) ISSUES WITH SYSTEMS, HARDWARE OR SOFTWARE, AND ACCESS DEVICES USED IN CONNECTION WITH THE SERVICES, (iii)

THE COST TO OBTAIN SUBSTITUTE GOODS OR SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICES, (iv) UNAUTHORIZED ACCESS TO OR ALTERATION OF TRANSMISSIONS OR INFORMATION, (v) STATEMENTS OR CONDUCT OF ANY THIRD-PARTY ON THE SERVICES OR CONTENT, INCLUDING WITHOUT LIMITATION, ANY STATEMENTS OR CONDUCT THAT MAY BE THREATENING, DEFAMATORY, OBSCENE, OFFENSIVE, ILLEGAL, OR INFRINGING, OR (vi) ANY OTHER MATTER RELATING TO THE SERVICES, OR CONTENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. IN SUCH CIRCUMSTANCES, OUR LIABILITY IS LIMITED TO THE EXTENT PERMITTED BY APPLICABLE LAW.

Indemnity and Hold Harmless. You agree to indemnify against and hold us and our subsidiaries, officers, agents, directors, employees, and our service providers harmless from any claims, demands, costs, damages, expenses, or liabilities, including reasonable attorneys' fees, (including claims, demands, costs, damages, expenses, or liabilities made or suffered by any third-party) due to, or arising out of or related to (i) the actions, omissions, or commissions of you, your representatives, and/or agents relating to the Services, (ii) your violation of any of the provisions of this Agreement, including but not limited to, any breach of any representation or warranty contained in this Agreement, (iii) the exercise by us of any right, privilege, or authority under the terms of this Agreement, (iv) any transmission or Instruction, whether or not authorized, acted upon by us in good faith (including but not limited to, any transmission or Instruction received using the Security Procedures), (v) your violation of any rights of another, including but not limited to, intellectual property rights, or (vi) your violation of applicable federal, state, or local law or regulation. Your obligations under this Section shall survive termination of this Agreement.

VII. NOTICES AND COMMUNICATIONS

Electronic Communications.

Please refer to our Electronic Statement/Notice Agreement disclosure.

Customer Service. In case of questions regarding this Agreement, the Services, or with any transactions, you should contact us as soon as possible by one of the following methods:

By Telephone: 1-(800)-460-2070; or

By Mail: GRAND SAVINGS BANK
PO Box 451809
Grove, OK 74344

You may also contact us electronically regarding inquiries, maintenance, and/or some problem resolution issues through electronic mail at customercare@grandsavingsbank.com through the secured messaging service through the Online Banking Services. However, because e-mail may not be a secure method of communication, we recommend that you not send confidential personal or financial information by e-mail and contact us through other means.

Changes in Address and Personal Information. It is solely your responsibility to assure that the contact information you have provided to us in connection with your use of the Services is current and accurate, and you are responsible for updating your contact information if it changes. This includes, but is not limited to, name, address, phone numbers, and email addresses. You may make changes to your contact information through the Services or by contacting Customer Service. We shall have no liability for any payment processing errors or any fees you may incur as a result of inaccurate or outdated contact information for you.

Consent to Telephone Service Communications. By providing us your telephone number, you agree that we may call you using an automatic telephone dialing system or otherwise leave you a voice, prerecorded, or artificial voice message, or send you a text, email, or other electronic message to administer and manage the delivery of the Services to you, to collect any amounts you may owe under with respect to Services, or for other informational purposes related to

the Services. You agree that we may call or text you at any telephone number that you provide in connection with the Services, including cellular telephone numbers.

DISPUTE RESOLUTION; ARBITRATION

Dispute Resolution. All disputes arising out of or relating to this Agreement or the Services are subject to the dispute resolution provisions set forth in the Account Agreement which includes binding arbitration.

Waiver of Jury Trial. In the event that the binding arbitration provision in the Account Agreement is deemed unenforceable, and, as a result, we and you are required to litigate any dispute in court, to the extent allowed by law, both parties hereby waive the right to any jury trial in any action or proceeding between the parties, whether arising out of or relating to this Agreement, the Services or otherwise brought by either party against the other.

Additional Terms and Conditions

Modification of Services or the Agreement. We reserve the right to modify, change, add, or amend the terms of this Agreement and/or the fees, charges, features, and other terms and conditions applicable to the Services at any time. Any changes we make will be effective as of the time we determine, with or without notice to you, provided that we furnish you with notice of changes as required by applicable law. In the event any such change or amendment to this Agreement or to any Service that requires prior notice to you, we may notify you via email at the email address you have provided to us. If we provide you with a change of terms notice, you agree that a summary or general description of the changes is sufficient notice. You will be prompted to accept or reject any material change to this Agreement the next time you use the Services after we have made the change. You may reject changes by cancelling and ceasing use of the Service. By using any Service after it has been added, modified, or changed, you agree to be bound by this Agreement as amended and all terms and conditions applicable thereto. Any change will begin to apply upon the effective date of the change and will apply only to your future use of the Services.

Termination/Suspension of Services

Our Right to Terminate. We may cancel, terminate, or suspend the Agreement or any or all of the Services (including without limitation, any and/or all pending or scheduled Service transactions) at any time at our sole discretion, without notice to you, except as required by applicable law. To the fullest extent permitted by law, you agree that we shall have no liability to you or to any third party in the event we cancel, terminate, or suspend any Service (or any Service transaction), or in the event we exercise any of our other rights or remedies under, relating to, or arising out of this Agreement. Additionally, we reserve the right to deactivate any and all Services that have been "inactive" for a period of 90 days and terminate the Service if "inactive" for a period of one year. Termination, modification, or suspension of this Agreement or any Service will not affect the rights and responsibilities of the parties under this Agreement for transactions (and any related fees) initiated before Services are terminated. If we terminate your access to these Services, you cannot reopen them unless you contact Customer Service as provided.

Your Right to Terminate. You may terminate your use of any Service at any time by electronically contacting us through our secured messaging service in the Online Banking Services and advising us of your intent to cancel, by contacting Customer Service as provided. We reserve a reasonable amount of time to act upon your request to terminate a Service, which in no event shall be less than ten (10) business days. We may require that you put your request in writing. If you have scheduled transactions to occur within the ten (10) day notification period and do not want them to occur, you must also separately cancel those transactions. You will be responsible for all transactions (and any fees related to such) occurring prior to our completing the termination of the designated Service(s).

New Services. As we introduce improved or new Services from time to time. Your use of these improved or new Services is your agreement to be bound by all terms and conditions applicable to them.

Links. The Services may contain links to third-party websites or resources. We have no control over such sites and resources, and you acknowledge and agree that we bear no responsibility for the availability of such external sites or

resources. Your use of such third-party websites is subject to the terms of use and privacy policy, if any, governing use of such websites. IN NO EVENT WILL WE BE LIABLE TO YOU OR ANY OTHER PARTY FOR ANY DIRECT, INDIRECT, SPECIAL, OR OTHER CONSEQUENTIAL DAMAGES FOR ANY USE OF ANY HYPERLINKED WEB SITE, INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS, BUSINESS INTERRUPTION, LOSS OF PROGRAMS, OR OTHER DATA ON YOUR INFORMATION HANDLING SYSTEM, OR OTHERWISE, EVEN IF WE ARE EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. You are not permitted to frame our website or to deep link to any portion of our website for any reason.

Disclosure of Account Information. Please refer to our Online Privacy Policy and Consumer Privacy Notice for a description of how we use the information about you that we gather through the Services.

Electronic Records. To the extent that any Service provides for the use and delivery of electronic records, you consent to the receipt of electronic records of Service information, documentation, and data in lieu of a hard or paper copy or version thereof. You agree that you will not alter any electronic information, data, or records furnished by us, and you agree that our record of any such information, data, or records is the best evidence of the information set forth therein. We reserve the right to furnish to you, and the right to require you to furnish to us, writings or paper copies of information, communications, data, or records relating to any Service, in lieu of and/or in addition to electronic records thereof, at any time at our discretion.

Governing Law. This Agreement shall be construed in accordance with and governed by the substantive laws of the state in which the applicable Account linked to the Service is located (without regard to conflict of law principles) except as required by mandatory provisions of law. This Agreement shall not be governed by the United Nations Convention on Contracts for the International Sale of Goods. This Agreement is a contract for services and not a sale of goods. The parties agree that this Agreement, the Services, and Content shall not be subject to or governed by Uniform Commercial Code, Article 2 - Sales.

Data Recording. You agree that we may (without any obligation) record, retain, and/or monitor any communications (including without limitation, telephone conversations) between you and us without further notice. You also acknowledge and agree that when you use the Services the transaction and other information you enter may be recorded and retained by us. All such information, data, and communications recorded, retained, or monitored by us shall be and remain our property, and we shall have no obligation to provide any such data to you, subject to the requirements of applicable law. If you request us to provide any such data, and if we agree, you agree to pay our fees and charges for making the data available to you. You acknowledge that you are responsible for the maintenance and storage of your own data and other information created through your use of the Services.

Interpretation. Whenever possible, each provision of this Agreement shall be interpreted in such a manner as to be effective and valid under applicable law. However, if any provision of this Agreement or the application of any provision to any party or circumstance shall be prohibited by or invalid under applicable law, such provision shall be reduced to such scope as is reasonable and enforceable if possible. Otherwise, such provision shall be ineffective to the extent of such prohibition or invalidity without it invalidating the remainder of the provisions of this Agreement or the application of the provision to the other parties or other circumstances. The headings to the Sections of this Agreement are included for convenience only and shall have no substantive meaning.

Severability. If any provision of this Agreement or the application thereof to any persons or circumstances shall irreconcilably conflict with or be invalid or unenforceable under applicable law, such provision shall be deemed automatically reformed and amended to the extent, and only to the extent, necessary to render it valid and enforceable under such applicable law as of the effective date thereof, and such reformed or amended provision shall be binding without necessitating the formal amendment of this Agreement by the procedures specified herein; provided, however, that if such automatic reformation and amendment of such provision shall be unreasonable or impracticable in the context of this Agreement or shall significantly conflict with the purpose, intent, and/or any other material terms or provisions of this Agreement, then such provision shall be deemed severed from this Agreement with respect to the persons or circumstances as to which such provision shall be invalid or unenforceable. The invalidity or unenforceability of any one or more of the provisions of this Agreement, or the severance of any provision from this Agreement pursuant

to the terms of this Agreement, shall not affect the validity or enforceability of the remaining provisions, and such remaining provisions shall continue in full force and effect to the fullest extent permitted by law.

Entire Agreement; Waiver; Assignment. You acknowledge that you have read this Agreement, understand it, and agree to be bound by its terms and conditions. This Agreement is the entire agreement and a complete and exclusive statement of the agreement between the parties, which supersedes all prior or concurrent negotiations, proposals, and understandings, whether oral or written, and all other communications between the parties relating to the subject matter of this Agreement. No provision hereof shall be deemed waived, amended, or modified except in a written addendum signed by an authorized representative of each party. A waiver by either party of any term, right, or condition of this Agreement, or any breach thereof, in any one instance, shall not waive such term, right, or condition or any subsequent breach thereof. This Agreement shall be binding upon and shall inure to the benefit of the parties and their successors. You may not assign or otherwise transfer, by operation of law or otherwise, this Agreement or any rights or obligations herein.

Service Provider SPECIFIC TERMS AND CONDITIONS

The primary licensor for the Service is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in the Service, you hereby agree as follows:

General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products, or services made available to you through the Service.

Provider Privacy Policy. Provider may access certain personal information about you while you use the Service. Provider may access records held by us for such information as your phone number, home address, or email address. Provider 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, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider 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, Provider will use that information to add an image to a transaction and add a photo to your profile. If you grant permission to use a camera, Provider 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.

Consent to Use of Data. You agree that Provider may collect and use technical data and related information, including but not limited to, technical information about your device, system and application software, and peripherals, that is gathered periodically to facilitate the provision of software updates, product support, and other services (if any) related to the Service. Provider 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.

Google Analytics. To assist Provider in maintaining and improving this Service, Provider uses Google Analytics 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. Google Analytics does not track, collect, or upload any information or data that personally identifies an individual (such as a name, email address, account number, or billing information), or any other data which can be reasonably linked to such information. The information helps Provider improve the performance of this Service for you. For more information on Google's use of the data and your rights to manage the information being collected, please see the website "How Google uses information from sites or apps that use our services" located at: <http://www.google.com/policies/privacy/partners>.

Electronic Communications, Transactions & Disclosures Consent

Please read this Electronic Communications, Transactions & Disclosures Consent ("Consent") carefully, and print or retain a copy for your records. "We", "us", and "our" refers to GRAND SAVINGS BANK. "You" and "your" refers to the

person giving this consent and to each additional account owner, authorized signer, authorized representative or user identified on any of our products that you apply for, use, or access.

Authorization and Consent to Electronic Account Disclosures & Communications:

You agree and authorize us to provide account agreements, disclosures, and account-related information and communications (“Account Disclosures & Communications”) electronically in lieu of a paper version for any product, service, or account that you have or apply for with us, either now or in the future. Account Disclosures & Communications may include, but are not limited to, deposit account agreement and disclosures, account statements, account and service notices, changes in account agreement terms, and any disclosures that are required by law or regulation to be provided to you in writing.

All Account Disclosures & Communications delivered to you electronically will be considered “in writing” and will be given the same legal effect as if such document was delivered in paper form. You should print, download, or otherwise save each Account Disclosure & Communication provided to you electronically for your records. For any Account Disclosure & Communication that we provided to you electronically, we have no obligation to provide you with a paper copy of that document unless and until your consent is withdrawn as described below. We reserve the right, but assume no obligation, to provide any electronic Account Disclosures & Communications on paper.

Electronic Account Disclosures & Communications:

All Account Disclosures & Communications that we provide to you electronically will be (i) provided either by email at the e-mail address you have provided to us, (ii) provide on-screen or for download through our online or mobile banking services, (iii) attached to other electronic communications delivered to you, or (iv) in a manner otherwise specified in any other agreement with us.

Your Right to Withdraw Consent for Electronic Legal Disclosures:

You have the right to withdraw your consent to receive electronic Account Disclosures & Communication by calling our Customer Service at 1-800-460-2070. If you withdraw your consent for electronic Account Disclosures & Communications, we will mail you paper copies of Account Disclosures & Communications that we are required to make after the withdrawal of your consent; however, the withdrawal of your consent will not affect the legal validity or enforceability of prior electronic Account Disclosures & Communications. We also reserve the right to terminate your use of any service, to amend the terms and features of any service, and/or to convert you to a different service or product in the event that you should withdraw your consent. An increase in your monthly service charge may apply if you withdraw your consent of receiving electronic communications.

Your Right to Obtain Paper Copies:

You may obtain a paper copy of any Account Disclosures & Communications delivered electronically by printing such disclosure or document yourself. You may also request a paper copy of any Account Disclosures & Communications by calling our Customer Service at 1-800-460-2070. We reserve the right, subject to applicable law, to charge a fee for providing a paper copy of any Account Disclosures & Communications previously delivered to you electronically.

How to Update Your E-Mail Address for Electronic Communications:

It is solely your responsibility to assure that the e-mail address and other contact information you have provided to us in connection with any account or service is current and accurate. You must promptly notify us of any changes to your e-mail address. You may advise us of e-mail address changes by calling our Customer Service at 1-800-460-2070 or by following the online instructions for changing your e-mail address. Any change to your e-mail address will be effective only after we have received the changed address and had a reasonable period of time to process the change.

Hardware and Software Requirements:

In order to access and retain Account Disclosures & Communications electronically, you must have:

- A personal computer or other device that is capable of accessing the Internet;
- A valid and active e-mail account;
- An internet browser – we recommend using the most up-to-date version of one of the following browsers - Microsoft Internet Edge, Google Chrome, Safari, or Mozilla Firefox. If you elect not to upgrade the browser, your experience may not be optimal and may not support the new standards for safe and secure transactions. You must also have a 128-bit SSL encryption level on your Internet browser;
- A current version of a program that accurately reads and displays Portable Document Format or “PDF” files (such as Adobe® Reader®); and
- Either sufficient computer memory, an external storage device or the ability to print Account Disclosures & Communications.

By opening this Consent, you have acknowledged and demonstrated your ability to access Account Disclosures & Communications electronically.

Acknowledgement of E-SIGN

You acknowledge and agree that your consent to electronic Account Disclosures & 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 (“E-SIGN Act”), and that you and we both intend that the E-SIGN Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Our Right to Terminate or Change Electronic Communications

We reserve the right, at our sole discretion and at any time, to terminate providing electronic Account Disclosures & Communications to you or change the terms and conditions on which we provided electronic Account Disclosures & Communications. We will provide you with notice of any such termination or change as required by law.