

This Online Banking Agreement and Disclosure (the "Agreement") explains the terms and conditions on which State Savings Bank's online banking services ("Services") are provided. By using any of the Services, you agree to abide by the terms and conditions of this Agreement. The terms "we," "us" and "our" refer to State Savings Bank. The words "you" and "your" refer to the person whose SSN and DOB are entered on the enrollment form for the Services or who actually uses the Services. The term "business day" means Monday through Friday, excluding Saturday, Sunday and federal holidays.

These terms are in addition to the terms and conditions included in the Account Agreement and Disclosures, as well as any other agreements or disclosures you have been provided governing the banking products and services you may have with us, collectively referred to as "Bank Documents". These "Bank Documents" may be modified from time to time. If we modify this Agreement, your continued use of Online Banking Services will constitute your acceptance of such changes in each instance.

1. Services

The Services covered by this Agreement are those that we make available to you through the Online Banking Service. The Services currently include the ability to review and download account information, transfer money between accounts you have with us, pay people and businesses through bill pay, make a mobile deposit and communicate electronically with us. We may suspend Services at our discretion.

Our Online Banking is compatible with current versions of the following web browsers: Firefox, Google Chrome, Safari, Microsoft Internet Explorer and Microsoft Edge. You are responsible for the equipment you use to access the Online Banking Services. It is your responsibility to protect your computer system and mobile devices by keeping them secured, patched, free of viruses, and malware.

2. Email Services

A secure Bank e-mail service, State Savings Bank Message Center, is available for our Online Banking customers. Bank e-mail is secure and may be used for general communications and for the exchange of notices, disclosures or other financial documents related to business being conducted between the customer and the bank. Only e-mail transmissions conducted through this messaging system are considered secure.

3. Termination

The Bank has the right to modify or terminate this agreement at any time. We will comply with any notice requirements under applicable law for such changes or termination. If we terminate this Agreement, no further Online Banking transfers will be made, including but not limited to any payments or transfers scheduled in advance or any preauthorized recurring payments or transfers.

4. Fees

You are responsible for paying any fees associated with Online Banking such as fees that may be assessed by your Internet Service Provider and for any telephone charges or fees incurred by accessing Online Banking services.

5. Transaction Authorization

State Savings Bank is entitled to act on instructions received through Online Banking under your password and without inquiring into the identity of the person using that password. **DO NOT DISCLOSE YOUR PASSWORD** under any circumstances, either by telephone or to anyone claiming to represent the Bank. The Bank's employees do not need to know and should not ask for your password. You are liable for all transactions made or authorized using your password. If you give your password to anyone, you do so at your own risk. Anyone to whom you give your Online Banking password or other means of access will have full access to your accounts even if you attempt to limit that person's authority. You must notify the Bank to disable your password if you become aware that your password has been lost, stolen or otherwise compromised and that it should not be honored.

You are liable for all transactions that you (or if you are using a joint account, any of you) make or authorize, even if a person you authorized exceeds your authority. You hereby release the Bank from any liability and agree not to make any claim or bring any action against us for honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account(s) and /or you have given your password to such person, or, in the case of a jointly held account such person is one of the owners of the account. You agree to indemnify the Bank and hold it harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions.

6. Enrollment

If two people hold a joint checking account, both account holders may enroll separately and each will have his/her own password and Online Banking Agreement.

7. Bill Payment

Bill Payment service is an optional service available to account holders and is accessed from within the Online banking interface using your Online Banking Access ID and password.

GENERAL CONDITIONS:

- You may initiate bill payments to any merchant, vendor or person of your choice.
- To ensure that payment is properly credited to your account prior to the payment due date, please allow at least 5 to 7 business days from the date payment is submitted for your payment to reach your merchant or vendor.

NO SIGNATURE REQUIREMENT:

When any payment or other on-line service generates items to be charged to your account, you agree that we may debit the designated account without requiring your signature on the item and without any notice to you.

OUR LIABILITY FOR INCOMPLETE TRANSACTIONS:

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

- If, through no fault of ours, you do not have enough money in your account to cover the transaction(s).
- If the money in your account is subject to legal process or other claim restricting such transaction.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- If any information provided by you about the payee on a bill payment is incorrect.
- If there are any delays in handling the payment by the payee or postal service.

ERROR RESOLUTION:

For bill payment errors we will need:

- The account number used to pay the bill
- Payee name
- Date the payment was sent
- Confirmation or receipt number
- payment amount
- payee account number

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

8. Mobile Banking/ iPhone or iPad App / Android App

State Savings Bank provides limited Online Banking functionality from most mobile devices with an Internet browser at www.ssb.bank. To use this functionality you must have a mobile device. "Device means a supportable mobile device such as a cellular phone or other mobile device that is web-enabled and allows SSL traffic. You may also download a Mobile Banking application for the iPhone, iPad, or Android devices. We reserve the right to modify the scope of the Mobile Banking Services at any time.

We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Wireless Device. You agree that when you use Mobile Banking or a Mobile Banking Application, you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates. You also agree that you will be subject to the terms and conditions of your existing agreements with your mobile service carrier or provider (e.g. AT&T, Verizon, Sprint, T-Mobile, etc.). You understand that those agreements may provide for fees, limitations, and restrictions which might impact your use of Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, including while downloading the Mobile Banking Application, sending or receiving text messages, or other use of your Wireless Device. You agree to be solely responsible for all such fees, limitations, and restrictions.

If you use any location-based features of Mobile Banking you agree that your geographic location and other personal information may be accessed and disclosed through Mobile Banking. If you wish to revoke access to such information you must cease using location-based features of Mobile Banking.

Accepting the terms and conditions of this Agreement allows you to continue your enrollment. If you choose to decline, the enrollment process will terminate.

If you believe your account credentials have been compromised, you wish to unenroll from online banking or to report an erroneous or unauthorized transaction, contact State Savings Bank immediately at the following numbers:

Baxter Iowa
(641) 227-3161

West Des Moines Iowa
(515) 457-9533