

PILOT GROVE SAVINGS BANK END USER AGREEMENT

The primary licensor for [Bank Name]'s mobile banking service is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our mobile banking service, you hereby agree as follows:

(i) **General.** Access to our mobile banking service via your mobile device is powered by the mobile technology solution owned by Provider. The Provider is not the provider of any of the financial services available to you through the mobile banking service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the mobile banking service.

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

(iii) **Your Responsibility for Information.** You are responsible for providing Provider with accurate and updated (as necessary) account numbers, user names, passwords and other log-in related information ("Registration Information") so that the mobile banking service is able to access Account Information. If you become aware of any unauthorized use of your Registration Information, you should notify your financial institution immediately.

(iv) **Rights You Grant to Provider.** By submitting data, passwords, user names, PINs, log-in information, materials and other Registration Information to Provider through the mobile banking service, you are voluntarily supplying that content to Provider for the purpose of providing the mobile banking service to you. By submitting such information to Provider, you represent that you are entitled to submit it to Provider for use for this purpose, without any obligation by Provider to pay any fees. By using the service, you expressly authorize Provider to access your Account Information maintained by identified third parties, on your behalf as your agent. When you use the "Add Accounts" feature of the service, you will be directly connected to the website for the third party you have identified. Provider will submit information including user names and passwords that you provide to log you into the site. You hereby authorize and permit Provider to use and store the information submitted by you (such as account passwords and user names) to accomplish the foregoing and to configure the mobile banking service so that it is compatible with the third-party sites for which you submit your information. You acknowledge and agree that when Provider is accessing and retrieving

Account Information from the third-party sites, Provider is acting on your behalf and not on behalf of the third party. You acknowledge that certain risks are inherent in the transmission of information over the internet, and you agree that by using the service you are assuming those risks.

(v) 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 mobile 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 mobile banking 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.

(vi) Disclaimer of Warranty. THE MOBILE BANKING SERVICE IS PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE MOBILE BANKING SERVICE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE MOBILE BANKING SERVICE WILL BE UNINTERRUPTED. YOUR USE OF THE MOBILE BANKING SERVICE AND ANY MATERIAL OR SERVICES OBTAINED OR ACCESSED VIA THE SERVICE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

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

(viii) Miscellaneous. This End User Agreement constitutes the entire agreement between you and Provider concerning the subject matter hereof. This End User Agreement will be governed by and construed in accordance with the laws of the state of Iowa, excluding that body of laws pertaining to conflict of laws. If any provision of that portion of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions

will remain effective and enforceable. All disputes relating to this End User Agreement are subject to the exclusive jurisdiction of the courts of Iowa and you expressly consent to jurisdiction and venue thereof and therein. This End User Agreement and all related documentation are and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded. To assist Provider in maintaining and improving this application, Provider uses Google Analytics to gather information about usage of the application. For example, it tracks how many visitors the application has, which screens they spend time on, what kinds of operating systems and mobile devices they use, and how they found the application. Google Analytics does not track, collect or upload any data that personally identifies an individual (such as a name, email address, account number or billing information), or other data which can be reasonably linked to such information. The information helps Provider improve the performance of this application for you. For more information on Google's use of the data, please see the website "How Google uses data when you use our partners' sites or apps" located at <http://www.google.com/policies/privacy/partners/>.

ONLINE BANKING AGREEMENT AND DISCLOSURE

Pilot Grove Savings Bank is pleased to offer you Online Banking. Our Online Banking product, Banno Online, allows you to conduct your banking from the convenience of your home, work, or wherever you have access to the Internet.

Enrollment Instructions

You must be 13 years or older in order to have access to an Online Banking account with Pilot Grove Savings Bank. As an account holder with Pilot Grove Savings Bank, we welcome you to enroll for Online Banking. You may enroll for this service online via our website at www.pilotgrovesavingsbank.com or by filling out a paper enrollment form. Enrollment forms are available at all branch locations and on our website.

Introduction

This Online Banking Agreement and Disclosure governs your use of Online Banking. Throughout this agreement, the Agreement and Disclosure will be referred to as "Agreement". By using Online Banking, you agree to all of the terms of this Agreement. Please read it carefully and retain a copy for your records.

The Service

In consideration of the Online Banking Services ("Services") to be provided by Pilot Grove Savings Bank ("Bank"), the words "Customer", "You", "Your", refers to the person(s) subscribing to or using the Service. "We", "Us", "Our", refers to Pilot Grove Savings Bank and any agent, independent contractor, designee, or assignee Pilot Grove Savings Bank may involve in the provision of Internet Banking. "Business Day" refers to any calendar day other than Saturday, Sunday, or any holidays recognized by Pilot Grove Savings Bank.

At the present time, you may use the Online Banking Services to access your accounts and perform the following functions:

- View accounts (balances, activity)
- Schedule a one-time transfer between accounts
- Schedule a recurring transfer between accounts
- Make payment transfers to your Pilot Grove Savings Bank loan accounts
- View and print accounts statements and histories
- Download transactions to various financial software programs

Service Limitations

The following limitations for Online Banking Service transactions may apply in using the services listed above:

You may make funds transfers to other accounts of yours as often as you like. You may transfer or withdraw up to the current balance of your account, except as limited under this Agreement or your deposit or loan agreements. You will not be allowed to make transfers from accounts that require two or more signatures for withdrawals.

By requesting us to make a transfer through the use of the Services, you are authorizing us to (1) complete that transfer without the necessity of further instructions or signature by you; and (2) deduct the amount of the transfer from your relevant deposit account. The Access ID and password that you use to gain access to the Services and request transfers acts as your signature.

We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

Account Information

The account balance and transaction history information will be limited to recent account information involving your accounts. The availability of funds for transfer or withdrawal may be limited by when ATM transactions are posted and by our Funds Availability Policy. Our policy is to make funds available to you on the first business day after the day we receive your deposit/transfer. For determining the availability of your deposits/transfers, every day is a business day, except Saturdays, Sundays, and Pilot Grove Savings Bank holidays. If you make a transfer before 4:00 p.m. CST on Monday through Friday on a business day that we are open, we will consider that to be the day of your transfer. However, if you make a transfer after 4:00 p.m. CST on Monday through Friday or on a day we are not open, we will consider that the transfer was made on the next business day we are open.

E-Mail

Online Banking customers may use general e-mail from our web site for non-urgent communications with us. You should not rely on e-mail for important or time-sensitive

notices to us such as stop payment orders, for reporting a lost or stolen PIN, Password, credit or debit card, for reporting an unauthorized transaction from your account(s), or for giving us billing error notices E-mail may not be used to request transfers from your account. In any event, we will not take action based upon general e-mail request until we have a reasonable time to react. We would also caution you against using e-mail for the transmission of sensitive personal information. We reserve the right to terminate Services if e-mail is used for threatening, abusive, obscene, libelous, defamatory or offensive material. Offensive material includes, among other things, sexually explicit messages or other messages that can be construed to be harassment or disparagement of others based on their race, color, religion, disability, age, sex or national origin.

Periodic Statements

Transfers, withdrawals, and bill payments transacted through Online Banking will be recorded on your periodic statement. You will receive a savings statement at least quarterly.

Service Availability

Services will generally be available 24 hours a day, seven days per week. Services may be unavailable at times for security reasons, system update, system problems, phone line problems, or for other reasons.

Fees and Charges

There are no Fees for Banno Online. The service is free for all eligible Pilot Grove Savings Bank customers.

Change in Terms and Notices

We reserve the right to change the terms and conditions upon which this service is offered. We may add, delete or amend terms, conditions and other provisions, fees, charges, or other terms described in this Agreement. We will send you a notice to the postal address provided by you and/or send notice to your E-mail address, as requested by you, at least thirty (30) days before the effective date of any changes, as required by law. Use of the Online Banking Service is subject to existing terms and regulations governing your accounts and any future changes to those terms and regulations.

Monitoring Procedures

By accessing the Services, you hereby acknowledge that you will be entering a protected web site owned by the Bank, which may be used only for authorized purposes. The Bank may monitor and audit usage of the System, and all persons are hereby notified the use of the Services constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.

Termination of Online Banking Services

You agree that we may terminate this Agreement and your use of the Online Banking Services if you or any authorized user of your account or access code breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your account or access code. You can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, terminations of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Your Access ID and Password

Each individual requesting access to Online Banking will receive his or her own 12 digit Banno Online ID. Banno Online ID's will be assigned to individuals once enrolling (either online or by paper form). Once gaining initial access to the system, individuals may personalize their Banno Online ID, which may be anywhere from 4 to 12 characters and may be alpha, numeric, or a combination of both. You will be given a temporary Banno Online PIN to access the system for the first time. Upon logging in for the first time you will be prompted to change your Banno Online PIN immediately. Your Banno Online PIN can be anywhere from 8 to 25 characters and must contain at least one letter, one number and one special character. The Banno Online PIN will not expire. You will be notified via a screen message when it is time for you to change your PIN. If you leave your Online Banking session and do not log out manually, you will automatically be logged out after ten minutes and will need to enter your Banno Online ID and Password again to regain access the system.

Security of Password

Security of your transaction is important to us. Use of the services therefore requires an ID and PIN. If you lose or forget your ID or password, please call us during normal business hours. We accept as authentic any instructions given to us through the use of your ID and PIN. You agree to keep your ID and PIN secret and to notify us immediately if your ID or PIN is lost or stolen or if you believe someone has discovered your ID or PIN. Banno Online allows you to change your PIN and we recommend that you do so regularly. If you are acting on behalf of a business or organization, you should notify the bank of any change of officers, managers or other authorized persons and your PIN number should be changed when these persons change (i.e. corporation, partnership, non-profit organization). Pilot Grove Savings Bank will not call and ask you for your ID or PIN for Online Banking or for any other banking service. If you receive a call from a party requesting sensitive or private information, please call (888) 283-2265 and report it to a customer service representative immediately. We may be liable for certain security breaches to the extent required by applicable law and regulations. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to (1) monitor and/or record all communications and activity related to the Services; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you). You agree that our records will be final and conclusive as to all questions concerning whether or not your ID or PIN was used in connection with a particular transaction. If any unauthorized use of your ID

or PIN occurs, you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds. We cannot accept notification via email.

Liability of Unauthorized Access

You are responsible for all transfers and bill pay payments you authorize under this Agreement. If you permit other persons to use the Online Banking Service or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your access code or accessed your accounts through Online Banking without your authorization. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your Online Banking Account without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your ID and/or PIN, and we can prove we could have stopped someone from using your ID and/or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a trip or hospital stay) kept you from telling us, we will extend the time periods. If you believe that someone has used your access code or transferred or may transfer money without your permission, call us at 319-469-3951 or write to us at Pilot Grove Savings Bank, Operations Department, 1341 Pilot Grove Road, Box 5, Pilot Grove, IA 52648.

Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at the phone number or write us at the address set forth above in the Liability for Unauthorized Access section as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears.

- Tell us your name and account number
- Describe the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however we may take up to 45 days (90 days if the transfer involved a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money

during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Financial Institution's Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you and the instructions you transmit, we will be liable for your actual losses or damages. However, we will not be liable:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you use the wrong Banno Online ID or PIN or you have not properly followed any applicable computer, internet access, or our user instructions for making transfers.
- If your computer fails or malfunctions or Banno Online was not properly working and such a problem should have been apparent when you attempted such transaction.
- If circumstances beyond our control (such as fire, flood, telecommunications outages or power failure) prevent making the transfer, despite reasonable precautions that we have taken.
- If the error was caused by a system beyond our control, such as your Internet Service Provider.
- There may be other exceptions stated in our agreement with you.

Limitation of Liability. Except as otherwise provided in this agreement or by law, we are not responsible for any loss, injury or damage, whether direct, indirect, special, or consequential, caused by the Service or the use thereof or arising in any way out of the installation, operation, or maintenance of your personal computer equipment.

Our Internet Web Site

Visitors to the Pilot Grove Savings Bank web site remain anonymous. We do not collect personal identifying information about site users, unless you chose to provide such information to us. Standard software is used to collect and store the following non-identifying information about our visitors: the date and time you access our site, and the Internet address of the web site from which you linked directly to our site. Visitors may elect to provide us personal information via online or by written form. This information is used internally, as appropriate, to handle the sender's request and manage the Pilot Grove Savings Bank web site. It is not disseminated or sold to other organizations. Visitors should keep in mind e-mail is not necessarily secure against interception. If you

do not agree with the use of this information, or are not comfortable with the level of privacy, please contact us as soon as possible.

Equipment

You are solely responsible for the equipment (including, in the case of Online Banking, your personal computer and software) you use to access the Services. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor are we responsible, under any circumstances, for any damage to your equipment or the data residing on it.

Virus Protection

Pilot Grove Savings Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PC and mobile devices using a reliable virus product to detect and remove the viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to others.

Assignment

You may not transfer or assign your rights or duties under this Agreement.

Waivers

No waivers of the terms of this Agreement will be effective, unless in writing and signed by an officer of this bank.

Governing Law

The laws of the State of Iowa shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound by them.

Indemnification

Customer, in consideration of being allowed access to the Services, agrees to indemnify and hold the Bank harmless for any losses or damages to the Bank resulting from the use of the Services, to the extent allowed by applicable law.

Balance Requirements

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to the Financial Institution. The Financial Institution reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the Account and the Financial Institution has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree the Financial Institution, at its option, may charge any of your accounts with the Financial Institution to cover such payment obligations.

Liability

You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN). You are liable for all transactions you make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify the Financial Institution and arrange to change your PIN. In any event, the Financial Institution is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond the Financial Institution's reasonable control.

Amendment and Termination

The Financial Institution has the right to change this Agreement at any time by notice mailed to you at the last address shown the Account on the Financial Institution's records, by posting notice in branches of the Financial Institution, or as otherwise permitted by law.

The Financial Institution has the right to terminate this agreement at any time. You may terminate this Agreement by written notice to the Financial Institution.