

SECURITY SAVINGS BANK ONLINE BANKING AND MOBILE BANKING AGREEMENT AND DISCLOSURE

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE FOLLOWING THE LINK AT THE BOTTOM OF THE PAGE.

This Online Banking Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of the Online Banking service or the Bill Payment service ("Services"). It also describes the rights and obligations of Security Savings Bank ("Bank"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement.

DEFINITIONS

"Authorized Representative" refers to a person with authority (with respect to the account);

"Bill Payment" is the online service that enables the scheduling of bill payments using a personal computer;

"ISP" refers to your Internet Service Provider;

"Online Banking" is the internet-based service providing access to your Bank account(s);

"Online Account" means the Bank account from which you will be conducting transactions using a Service;

"Password" is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;

"PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;

"Time of day" references are to Central Standard Time;

"User ID" is the Bank-generated identification code assigned to you for your connection to the Service;

"We", "us", or "Bank" refer to Bank Name which offers the Services and which holds the accounts accessed by the Services; and

"You" or "your" refers to the owner of the account or the authorized representative.

ACCESS TO SERVICES

You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

For purposes of transactions, the Bank's business days are Monday through Friday, excluding holidays and weekends. All Online Banking transactions that are requested outside of regular banking hours on Mondays through Fridays, on Saturdays after 12:00 noon, Sundays, or holidays on which the Bank chooses to remain closed, may be processed on the Bank's next business day, depending on the availability of the data processing services.

BANKING TRANSACTIONS WITH ONLINE BANKING

Account Access. One of the accounts you access through Internet Banking must be a primary checking or savings account. Once you have selected your primary account you may select additional accounts including other checking, savings, certificates of deposit or loan accounts.

Transfer of Funds. In addition to viewing account information, you may use Online Banking to conduct the transfer of funds. You may make one-time transfers or schedule future or recurring transfers such as transfers to make loan payments. You may transfer funds among your checking accounts, savings accounts and money market accounts. If there are not sufficient funds in the account, we cannot complete the transfer. However, future recurring transfers will not be affected.

Additional Services. New services may be introduced for Online Banking from time to time. The Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

SCHEDULE OF FEES

The Bank offers the benefits and convenience of the Online Banking Service and Bill Payment service to you free. Standard account fees, if any, will be charged against your accounts. Please see the separate Account Information and Service Fees brochures for current charges, available at Security Savings Bank.

STATEMENTS

You will continue to receive your regular periodic account statement.

USE OF YOUR SECURITY PASSWORD

You are responsible for keeping your password and Online Account information confidential. In order protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information, password, or user ID;
- Do not leave your PC unattended while you are in the Bank's Online Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

If you believe your password has been lost or stolen, or if you suspect any fraudulent activity on your account, call the Bank immediately at 309-734-9333 or 800-380-9205 during standard banking hours. Telephoning the Bank is the best way of minimizing your losses and liability. (See Section XII)

If you believe your Password has been lost or stolen, please use the Password change feature within the Online Banking section of the Web site to change your Password.

ELECTRONIC MAIL (E-MAIL)

If you send the Bank an e-mail message, the Bank will be deemed to have received it on the following business day. You should not rely on e-mail if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur.

NOTE: E-mail transmissions outside of the Online Banking site are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system. If you wish to contact us electronically, please use the e-mail address provided in our Online Banking site. Use this secure form to e-mail the Bank regarding inquiries about an electronic funds transfer error resolution, reporting unauthorized transactions, or contacting the Bank regarding other concerns of a confidential nature.

BILL PAYMENT SERVICES

Description of Service. The Bill Payment Service permits you to use your Internet-enabled device to direct payments from your designated online Bill Payment Account to third parties you wish to pay. Your Bill Payment Account must be a primary checking account. Through the Bill Payment Service, you can pay bills from your Bill Payment Account to businesses or individuals.

All payments you make will be deducted from the checking account that you designate as your Bill payment Account for the Bill Payment Service. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee

located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time.

You should not use the Bill Payment Service to make payments to settle securities purchases, payments to interest bearing accounts, tax payments, or court ordered payments. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.

Scheduling Payments. Funds must be available in your Bill Payment Account on the scheduled payment date. After funds are withdrawn from your Bill Payment Account to make a payment, the payment will be made either by transferring funds electronically to the payee or by mailing the payee a check. You may choose to schedule payments to recur in the same amount at periodic intervals.

For all payments, you agree to allow sufficient time between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Bank will work with the payee on your behalf to reverse any late fees or charges.

No Duty to Monitor Programs. The Bank is only responsible for exercising ordinary care in processing and sending payments upon your authorization, in accordance with this Agreement. The Bank will not be liable in any way for damages you incur for any of the following reasons:

- Insufficient funds in your Bill Payment Account to make the payment on the processing date;
- Delays in mail delivery;
- Changes to the payee's address or account number unless we've been advised of the change in advance;
- The failure of any payee to correctly account for or credit the payment in a timely manner;
- Any other circumstances beyond the control of the Bank

If your Bill Payment Account does not have sufficient funds to make a payment as of the date the payment is debited to your account, the Bill Payment Service will automatically block future Bill Payment Service until the account has sufficient funds to make the payment. The Bank will attempt to notify you by e-mail or U.S. Postal Mail, but the Bank shall have no obligation or liability if it does not complete a payment because there are insufficient funds in your account to process a payment. In all cases, you are responsible for either contacting the Service at 877-370-1783 to either make alternate arrangements for the payment or reschedule the payment through the Service. In the case of fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

Cancel or Change Payment Instructions. Payments must be changed or canceled using the Service prior to the payment being moved to the Pending Payment status. If you ask us to cancel a payment after it is issued and we agree to do so, we may charge you a stop payment fee. Stop payment orders whether oral, written, or electronic, will be in effect for a period of six (6) months. If requested by the Bank, you will confirm any stop payment order in writing. After six (6) months, any stop payment will terminate and must be renewed in order to continue in effect. The Bank may pay any item that is presented following the lapse of any stop payment order. Please contact the Bank for a Service Fees disclosure to determine the fee for a stop payment.

No Signature Required. When any payment or other online Service generates items to be charged to your account, you agree that we may debit your Bill Payment account without requiring your signature on the item, and without prior notice to you.

Multiple Person Bill Payment Accounts. If more than one person has access to a Bill Payment account, each person may individually enroll in the Bill Pay service. Each enrolled person needs a unique password but may choose to use the same payee list. Each individual may terminate her/his enrollment in the Bill Payment service without affecting the Service for any other persons enrolled in that Bill Payment account. However, any enrolled person may terminate the Bill Payment service that will terminate the service for all enrolled persons on the Bill Payment account.

LINKED ACCOUNTS

All accounts with the Bank that you enroll in a service will be linked by the tax identification numbers of the persons authorized to access the account. The linked accounts will appear together without regard to the ownership of the

accounts. For example, if an authorized user of a linked account accesses the Service, that authorized user may be able to view and access at a single time the following accounts:

- The accounts of the business for which that person is an authorized user;
- The accounts of any other business for which that person is an authorized user; and
- Any consumer accounts for which the person is a co-owner, authorized signer, or has been granted online banking access.

BUSINESS ACCOUNTS

If you are a business, any authorized user of your business is authorized on such terms, conditions, and agreements as we may require to perform any online banking activity as defined in this or the business online banking agreement.

TERM AND TERMINATION

Term. This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions.

Termination for Cause. We may immediately terminate your electronic banking privileges (including the Bill Payment Service) without notice to you under the following circumstances:

- You do not pay any fee required by the Agreement when due, or
- You do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing, or
- You do not access internet banking for a period of six months or more.

Termination for Convenience. To terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). When Bill Payment is terminated, any prescheduled bill payments made through Online Banking will also be terminated. Your final charge, if any, for the Bill Payment service will be assessed at the end of your statement cycle. You may notify the Bank by one of the following methods:

1. By sending an e-mail to onthegobanking@securitysavings.com,
2. By calling 309-734-9333 or 800-380-9205,
3. By writing a letter and either sending it to the following address: Security Savings Bank, Attention On-line Banking Services, 220 East Broadway, Monmouth, IL 61462, or by giving it to a Customer Service Representative at any of the Bank's locations, or
4. By contacting the Service directly at 877-370-1783.

If you are not paying a monthly service charge for the Service, we may convert your account to inactive status if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 90-day period. If your account is deemed inactive and subsequently closed, you must register as a new user to have the Service reinstated before you will be able to schedule any transaction through the Service.

ELECTRONIC FUND TRANSFER PROVISIONS FOR CONSUMERS

Applicability. These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E ("EFT - Electronic Funds Transfer"). When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.

Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFT's:

If you notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFT's that occur before notification, whichever is less.

If you fail to notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of \$500.00 or the total of the EFTs which occurred during the two (2) days before notification to the Bank, provided the Bank established that these EFTs would not have occurred had the bank been notified within that two day period.

You must report an unauthorized EFT that appears on your periodic statement, no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. Your liability will not exceed the amount of the unauthorized EFTs that occurred within the 60-day period. You may also be liable for the amounts as described in sections 1 and 2 above.

If you do not tell us within 60 days after the transmittal of the statement, you may not get back any money you lost after the 60 days, provided the Bank can establish that the unauthorized transactions could have been stopped if the Bank were informed in time.

If the report is made orally, we may require that you send the complaint or question in writing within 20 business days. We will notify you with the results of the investigation within 10 business days and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate a complaint or question. If this occurs, we will credit your account within 10 business days for the amount you think is in error. This will allow you to use the money during time it takes us to complete our investigation. If your complaint or question is not received in writing within 10 business days, we may not credit your account until the investigation is completed. If an alleged error involves an electronic fund transfer outside a state or territory or possession of the United States, the applicable time periods for action by us are 20 business days (instead of 10) and 90 calendar days (instead of 45). If we determine that no error occurred, we will send you a written explanation within three business days after the investigation is complete. You may request copies of the documents that were used in the investigation.

You may notify the Bank by telephone, writing, or by email using the e-mail address provided in our Online Banking site. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not advised.

Telephone Numbers and Addresses. In case of errors or questions regarding an Online Banking or Bill Payment transaction, call 309-734-9333 or 800-380-9205, or write us at Security Savings Bank, Attn: Electronic Banking Services Department, 220 East Broadway, Monmouth, IL 61462.

We must hear from you at the telephone number or address, listed above, no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need the following information:

- Your name and account number,
- A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need more information, and
- The dollar amount of the suspected error and date on which it occurred.

LIABILITY

Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your Online Banking or Bill Payment services account. Unless otherwise required by applicable law, we are only responsible for performing the Online Banking and Bill Payment services as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by and resulting directly from our gross negligence.

We will not be liable to you in the following instances:

- If through no fault of the Bank, you do not have enough money in your accounts to make the transfer.
- If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer despite reasonable precautions that we have taken.
- If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.
- If your funds are subject to a legal proceeding or other encumbrance restricting the transfer.
- If your transfer authorization terminates by operation of law.

- If you believe someone has accessed your accounts without your permission and you fail to notify the bank immediately.
- If you have not properly followed the instructions on how to make a transfer included in this agreement.
- If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- If we have reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this agreement, the deposit account agreement, a credit agreement or any other agreement with us, of if we or you terminate this agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment account.

Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking or Bill Payment account.

Virus Protection. The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

MOBILE BANKING

Phone/Tablet User System Agreement You agree that you will not download or utilize mobile services on any device or phone on which the operating system has been accessed or changed. The practice commonly known as “rooting” in the Android system and “jailbreaking” in Apple products makes the operating system vulnerable to malware by circumventing the security restrictions put in place by the respective operating systems.

Lost/Stolen Equipment If your phone or tablet has been lost or stolen, contact Security Savings Bank at 800-380-9205 as soon as possible to request a password reset. Additionally, Security Savings Bank recommends that you subscribe to a program/app which offers remote erase capability should your phone/tablet be lost or stolen. Please contact your phone service provider for details.

GENERAL TERMS AND CONDITIONS

Bank Agreements. In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts.

Your use of the Online Banking Service or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule contained in the Agreement. We will automatically deduct the fees related to this Service from your Bill Payment Account each month.

Changes and Modifications. The Bank may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

Assignment. We may assign this Agreement to an affiliate of the Bank or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.

Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to the Agreement may be sent to you electronically.

Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:

- Where it is necessary for the provision of Online Banking and for completing transfers,
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
- In order to comply with government or court orders, or other reporting requirements, or
- If you give us your permission to disclose the information.

Governing Law. This Agreement is governed by the laws of the State of Illinois and applicable federal law.

CHECKFREE BILL PAYMENT SERVICES TERMS AND CONDITIONS

SERVICE DEFINITIONS

"Service" means the Bill Payment Service offered by Security Savings Bank, through CheckFree Services Corporation.

"Agreement" means these Terms and Conditions of the bill payment service.

"Payee" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

"Payment Instruction" is the information provided by you to the Service for a bill payment to be made to the Payee (such as, but not limited to, Payee name, Payee account number, and Scheduled Payment Date).

"Payment Account" is the checking account from which bill payments will be debited.

"Billing Account" is the checking account from which all Service fees will be automatically debited.

"Business Day" is every Monday through Friday, excluding Federal Reserve holidays.

"Scheduled Payment Date" is the day you want your Payee to receive your bill payment and is also the day your Payment Account will be debited, unless the Scheduled Payment Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.

"Due Date" is the date reflected on your Payee statement for which the payment is due. It is not the late date or grace period.

"Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing.

PAYMENT SCHEDULING

Transactions begin processing in advance of prior to your Scheduled Payment Date. The application will not permit you to select a Scheduled Payment Date that will not allow sufficient time for the payment to process from the current date. When scheduling payments you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Payee statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates should be prior to any late date or grace period.

THE SERVICE GUARANTEE

Due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by Payees

or financial institutions, some transactions may take longer to be credited to your account. The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under "Payment Scheduling" in this Agreement.

PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE

By providing the Service with names and account information of Payees to whom you wish to direct payments, you authorize the Service to follow the Payment Instructions that it receives through the payment system. In order to process payments more efficiently and effectively, the Service may edit or alter payment data or data formats in accordance with Payee directives.

When the Service receives a Payment Instruction, you authorize the Service to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment Date designated by you. You also authorize the Service to credit your Payment Account for payments returned to the Service by the United States Postal Service or Payee, or payments remitted to you on behalf of another authorized user of the Service.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability and any Service Guarantee shall be void if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Payee; and/or,
4. Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Payee which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Payee any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT METHODS

The Service reserves the right to select the method in which to remit funds on your behalf to your Payee. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment.

PAYMENT CANCELLATION REQUESTS

You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions within the application. There is no charge for canceling or editing a Scheduled Payment. Once the Service has begun processing a payment it cannot be cancelled or edited, therefore a stop payment request must be submitted.

STOP PAYMENT REQUESTS

The Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Service may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact Customer Service. Although the Service will make every effort to accommodate your request, the Service will have no liability for failing to do so. The Service may also require you to present your request in writing within fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule.

PROHIBITED PAYMENTS

Payments to Payees outside of the United States or its territories are prohibited through the Service.

EXCEPTION PAYMENTS

Tax payments and court ordered payments may be scheduled through the Service, however such payments are discouraged and must be scheduled at your own risk. In no event shall the Service be liable for any claims or damages resulting from your scheduling of these types of payments. The Service Guarantee as it applies to any late payment related changes is void when these types of payments are scheduled and/or processed by the Service. The Service has no obligation to research or resolve any claim resulting from an exception payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be the sole responsibility of you and not of the Service.

BILL DELIVERY AND PRESENTMENT

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Payees directly if you do not receive your statements. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

Information provided to the Payee - The Service is unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Payee. Any changes will need to be made by contacting the Payee directly. Additionally it is your responsibility to maintain all usernames and passwords for all electronic Payee sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill.

Activation - Upon activation of the electronic bill feature the Service may notify the Payee of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Payee to Payee and may take up to sixty (60) days, depending on the billing cycle of each Payee. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Payee. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Payee reserves the right to accept or deny your request to receive electronic bills.

Notification - The Service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, the Service may send an e-mail notification to the e-mail address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Payee to Payee. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification - The electronic Payee reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Payee to Payee. It may take up to sixty (60) days, depending on the billing cycle of each Payee. The Service will notify your electronic Payee(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. The Service will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s) - You agree to hold the Service harmless should the Payee fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Payee directly.

Accuracy and dispute of electronic bill - The Service is not responsible for the accuracy of your electronic bill(s). The Service is only responsible for presenting the information we receive from the Payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Payee directly.

This Agreement does not alter your liability or obligations that currently exist between you and your Payees.

EXCLUSIONS OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

PASSWORD AND SECURITY

You agree to not give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all payments you authorize using the Service. If you permit other persons to use the Service or your password or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify the Service at once by calling 877-370-1783 during customer service hours.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

If you tell us within two (2) Business Days after you discover your password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00. If your monthly financial institution statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

ERRORS AND QUESTIONS

In case of errors or questions about your transactions, you should as soon as possible notify us via one of the following:

1. Telephone us at 877-370-1783 during customer service hours;
2. Contact us by using the application's e-messaging feature; and/or,
3. Write us at:

CheckFree
PO Box 182477
Columbus, OH 43218-2477

If you think your statement is incorrect or you need more information about a Service transaction listed on the statement, we must hear from you no later than sixty (60) days after the FIRST statement was sent to you on which the problem or error appears. You must:

1. Tell us your name and Service account number;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you, and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your Payment Account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your Payment Account. If it is determined there was no error we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. The Service may revoke any provisional credit provided to you if we find an error did not occur.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

1. Where it is necessary for completing transactions;
2. Where it is necessary for activating additional services;
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or Payee;
4. To a consumer reporting agency for research purposes only;
5. In order to comply with a governmental agency or court orders; or,
6. If you give us your written permission.

SERVICE FEES AND ADDITIONAL CHARGES

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize the Service to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you. Any financial fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

FAILED OR RETURNED TRANSACTIONS

In using the Service, you are requesting the Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are insufficient funds in your Payment Account to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice from the Service. In such case, you agree that:

1. You will reimburse the Service immediately upon demand the transaction amount that has been returned to the Service;
2. For any amount not reimbursed to the Service within fifteen (15) days of the initial notification, a late charge equal to 1.5% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed;
3. You will reimburse the Service for any fees imposed by your financial institution as a result of the return;
4. You will reimburse the Service for any fees it incurs in attempting to collect the amount of the return from you; and,
5. The Service is authorized to report the facts concerning the return to any credit reporting agency.

ALTERATIONS AND AMENDMENTS

This Agreement, applicable fees and service charges may be altered or amended by the Service from time to time. In such event, the Service shall provide notice to you. Any use of the Service after the Service provides you a notice of change will constitute your agreement to such change(s). Further, the Service may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates.

ADDRESS OR BANKING CHANGES

It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Changes can be made either within the application or by contacting Customer Service. Any changes in your Payment Account should also be made in accordance with the procedures outlined within the application's Help files. All changes made are effective immediately for scheduled and future payments paid from the updated Payment Account information. The Service is not responsible for any payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

SERVICE TERMINATION, CANCELLATION, OR SUSPENSION

In the event you wish to cancel the Service, you may have the ability to do so through the product, or you may contact customer service via one of the following:

1. Telephone us at 309-734-9333 or 800-380-9205 during customer service hours; and/or
2. Write us at:

Security Savings Bank
220 East Broadway
Monmouth, IL 61462-1871

Any payment(s) the Service has already processed before the requested cancellation date will be completed by the Service. All Scheduled Payments including recurring payments will not be processed once the Service is cancelled. The Service may terminate or suspend Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

PAYEE LIMITATION

The Service reserves the right to refuse to pay any Payee to whom you may direct a payment. The Service will notify you promptly if it decides to refuse to pay a Payee designated by you. This notification is not required if you attempt to make a prohibited payment or an exception payment under this Agreement.

RETURNED PAYMENTS

In using the Service, you understand that Payees and/or the United States Postal Service may return payments to the Service for various reasons such as, but not limited to, Payee's forwarding address expired; Payee account number is not valid; Payee is unable to locate account; or Payee account is paid in full. The Service will use its best efforts to research and correct the returned payment and return it to your Payee, or void the payment and credit your Payment Account. You may receive notification from the Service.

INFORMATION AUTHORIZATION

Your enrollment in the Service may not be fulfilled if the Service cannot verify your identity or other necessary information. **If your account was added online the Service may issue offsetting debits and credits to the Payment Account(s) and/or Billing Account, and require confirmation of such from you in order to verify ownership of the Payment Account(s) and/or Billing Account.** Through your enrollment in the Service, you agree that the Service reserves the right to request a review of your credit rating at its own expense through an authorized bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a Payee or your financial institution (for example, to resolve payment posting problems or for verification).

DISPUTES

In the event of a dispute regarding the Service, you and the Service agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what an employee of the Service or Customer Service Department says and the terms of this Agreement, the terms of this Agreement will prevail.

ASSIGNMENT

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

NO WAIVER

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

CAPTIONS

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflicts of laws provisions.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

MOBILE REMOTE DEPOSIT SERVICES TERMS AND CONDITIONS

Mobile remote deposit services are designed to provide the ability for you to make deposits of checks to your account by scanning the original checks and delivering digital images and associated deposit information to the bank and/or its processor, using your mobile device. The process is called Remote Deposit Capture, or RDC. This mobile remote deposit services agreement explains the terms and conditions governing the use of remote Deposit Capture offered by Security Savings Bank.

By using Remote Deposit Capture, you acknowledge that you have reviewed and agree to abide by the terms and conditions of this agreement, the Online Banking Services agreement, the Mobile Banking services agreement, and the Account agreements governing the checking and/or savings account(s) that you use with the Remote Deposit Capture service.

For purposes of this agreement, a business day is defined as every day except Saturday, Sunday, and any federal holiday.

The Remote Deposit Capture process requires the image of the front and back of any eligible check to be delivered to the bank and/or its designated process, for the purpose of depositing the check into a pre-determined account.

- Items eligible for deposit must meet the following conditions:
- Checks must be drawn on a U.S. bank, savings and loan or credit union and payable on demand.
- Checks must be properly payable to the owner of the account into which the deposit will be made.
- Checks must contain the drawer's signature.
- Checks must include the notation "For mobile deposit only" and endorsed by the payee.
- Checks must include all MICR information.

Items not eligible for deposit include the following:

- Money orders
- Traveler's checks
- Savings bonds
- Checks drawn on or issued by the U.S. Treasury Department
- Checks drawn on a financial institution located outside of the United States
- Checks not payable in U.S. dollars
- Checks previously converted to an image replacement document or substitute check
- Checks that are remotely created
- Checks payable to any person other than the account holder/owner of the account to which the check is to be deposited
- Checks containing any alteration on the front or back
- Checks payable jointly, unless deposited into the account in the name of all payees, and having endorsements of all payees.
- Checks dated more than 6 months prior to the date of deposit
- Checks payable on sight or payable through drafts
- Checks with any endorsement other than that specified in this agreement
- Checks that have previously been submitted or deposited through RDC at Security Savings Bank or through remote deposit capture service offered at any other financial institution
- Checks previously submitted for deposit and returned

Security Savings Bank reserves the right, at its sole discretion, to reject any check image transmitted through RDC, without liability to you. Security Savings Bank is not responsible for check images that it does not receive or that are dropped during transmission. Security Savings Bank further reserves the right to charge back to your account at any time any check image that is determined to not be an eligible check or that is not properly payable. You agree that Security Savings Bank is not liable for any loss, costs or fees you may incur as a result of the chargeback of an ineligible item. Any check returned unpaid for any reason will be debited from your account.

Funds deposited via Remote Deposit Capture and received before 4:00 p.m. Central Time on a Business day (usually Monday through Friday, excluding federal holidays) will be credited to your account the same day, after 4:00 p.m. Deposits received after 4:00p.m. Central Time or deposits received on federal holiday or days that are not the bank's business days will be credited to your account on the following business day.

Funds deposited via Remote Deposit Capture are treated as deposits under your current account agreement and Truth in Savings Disclosure; however, deposits made through Remote Deposit Capture are not subject to the Federal Reserve Board's Regulation CC regarding funds availability. Funds deposited via RDC are available for withdrawal on the business day after the day the deposit is credited to the account. If the item presented for deposit does not satisfy the requirements for the deposit of an eligible check, Security Savings Bank has the right to place an exception hold on the deposit. In the cases where an exception hold is placed on the deposit, you will be notified of the date the funds will be available for withdrawal. Security Savings Bank reserves the right to refuse any deposit presented through RDC.

You agree to retain and securely store the original check for 30 calendar days after the transmission of the image of the item. During this holding period, you agree that upon request by the bank, you will deliver the requested original check to the bank within a reasonable time frame to not exceed 10 calendar days. After 30 days, you agree to destroy the original check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction.

Security Savings Bank may establish limits on the dollar amount and/or number of check images that you can deposit through RDC. If you attempt to use RDC to initiate a deposit in excess of these limits, your deposit may be rejected. The current daily dollar limit is \$5,000. The maximum dollar amount of an individual check presented for deposit is \$5,000. A daily limit of 10 check images can be submitted for deposit so long as the respective dollar limits are not exceeded. Security Savings Bank reserves the right to modify limits from time to time.

You agree to immediately notify Security Savings Bank of any suspected error regarding check images deposited through RDC, and no later than 60 days after the account statement on which the deposit appears has been provided. Unless you notify Security Savings Bank within 60 days of when we first send or make the account statement available, all deposits made through RDC shall be deemed correct, and you are prohibited from bringing a claim against Security Savings Bank for any alleged error.

By using RDC, you accept the risk that a check image may be intercepted or misdirected during transmission. Security Savings Bank bears no liability to you or others for any such intercepted or misdirected check images or information disclosed through such errors.

You are responsible for paying the fees associated with the use of RDC. Any applicable fees may be changed at the discretion of management and will be disclosed in compliance with current regulations. By using the service to make a deposit, you agree to pay the associated fee. Your account into which the deposit is made will be debited the amount of the fees. Please see the Service Charges brochure for fees associated with RDC.

Remote Deposit Capture may be unavailable at times. In the event that RDC is unavailable, you may deposit original checks at any branch of Security Savings Bank, either in person or by mail.

If you believe an error has occurred on your account related to an RDC transaction, please call Security Savings Bank at 309-734-9333 or 800-380-9205, or write Security Savings Bank, 220 East Broadway, Monmouth, IL 61462-1871. Additional information regarding error resolution was provided at the time of account opening and is also available on the bank's website at www.securitysavings.com. You can request a copy of the full resolution disclosure at any time by contacting Security Savings Bank. The error resolution information is also provided on each periodic account statement.

By agreeing to the MOBILE REMOTE DEPOSIT SERVICES TERMS AND CONDITIONS, you make the following warranties and representations:

- You will comply with the MOBILE REMOTE DEPOSIT SERVICES TERMS AND CONDITIONS, the Online Banking Services agreement, the Mobile Banking services agreement, and the Account

agreements governing the checking and/or savings account(s) that you use with the Remote Deposit Capture service, and all applicable rules, laws and regulations.

- Each image is a true and accurate image of the front and back of an eligible check, without any alteration, and the drawer of the check has no defense against payment of the check.
- The amount, payee(s), signature(s) and endorsement(s) on the image and on the original check are legible, genuine and accurate.
- You will not deposit or endorse to a third party the original check, and no person will receive a transfer, presentment or return of, or otherwise be charged for, the original check or a paper or electronic representation of the original check that would cause that person to make payment for an item that has already been paid.
- There are no other duplicate images of the original check.
- The original check was authorized by the drawer in the amount stated on the original check, to be paid to the listed payee(s).
- You have possession of the original check and no party will submit the original check for payment.
- You will not redeposit or represent any original eligible check.
- You are not aware of any factors that may impair the collectability of any check image transmitted for deposit, and you agree to indemnify and hold harmless Security Savings Bank from any loss for breach of this warranty provision.

Accountholder's Indemnification Obligation. You understand and agree that you are required to indemnify us and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from your use of the Services and/or breach of this Disclosure and Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

You understand and agree that you are required to indemnify our technology partners, including but not limited to Fiserv, Inc. and Open Solutions, Inc. and hold harmless their affiliates, officers, employees and agents from and against any third party claims, suits, proceedings, actions or demands including to claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such claim is related to FI or End User's use of the Services or Applications, unless such claim directly results from an action or omission made by any provider in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service; copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology of the Service. We and our technology partners retain all rights, title and interests in and to the Services, Software and Development made available to you.

DISCLAIMER OF WARRANTIES

YOU AGREE THAT YOUR USE OF ANY REMOTE BANKING SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF ANY REMOTE BANKING SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT ANY REMOTE BANKING SERVICE WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY REMOTE BANKING SERVICE OR TECHNOLOGY WILL BE CORRECTED.

LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF ANY REMOTE BANKING SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER

CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.

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