

Business Online Banking Terms and Conditions
Bottomline Platform

Government regulations require that Centier Bank, an Indiana state-chartered bank ("*Centier*"), makes the following disclosures available to the user, an entity (i.e., not a natural person) that maintains an Account (each an "*Account*" and collectively the "*Accounts*") at Centier in the entity's name ("*User*"), when an Account is opened with Centier.

These disclosures provide information about Centier's Business Online Banking service "*Online Banking service(s)*". By using Online Banking services, User agrees to the terms and conditions stated below and any other terms and conditions and disclosures provided to User in conjunction with Online Banking services and Accounts. Copies of this and other disclosures may be requested from Centier's Client Service Center by emailing clientsupport@centier.com or by calling 1-888-CENTIER (236-8437). Disclosures are also available at www.centier.com/disclosures.

General Requirements

User must complete the Treasury Management Agreement. User must have a Centier Account in good standing. User must have Internet access through an Internet Service Provider (ISP) and an Internet Browser. Centier makes no warranties on the fitness of your equipment, software, or ISP.

User Access

Centier's Online Banking service is a proprietary network exclusively for authorized users. The system is to be used only by authorized users, and by continuing to use the system, User represents that he/she is an authorized user. Unauthorized access or use is not permitted.

User understands and agrees that Online Banking services with Centier will allow online access to User's Account(s). User is aware that anyone with whom he/she shares the User Administrator ID and password of his/her Account(s) will have access to all information and transaction capabilities within Online Banking services. User understands that access to the Account(s) online is accessible anywhere the Internet is available. User understands that he/she is responsible for any and all actions taken by those who User authorizes to view or transact business with through the shared access feature. User understands that he/she is responsible for removing shared access from those no longer authorized.

Passwords are case sensitive and must be 8-16 alpha-numeric with at least one special character. Temporary Passwords will be provided.

User Administrator can change IDs and reset passwords for other Sub Users. Sub User passwords expire every 90 days. User Administrator can change password for User Administrator; however, User Administrator must contact Centier to reset User Administrator password. Both User Administrator and Sub Users are responsible for managing and protecting his/her password from unauthorized use.

User Responsibility

User is required to provide Centier with current, accurate, and complete information. User represents that he/she is the authorized user of the device to access Online Banking. User is responsible for the operation and maintenance of his/her electronic devices. User will safeguard his/her access device from loss or misuse. User is responsible for keeping his/her access device free from and protected against viruses. User is responsible for any transactions that others may authorize when User allows them to use his/her device and log in information, or when User allows access to his/her Accounts through the shared access feature. User will notify Centier immediately if User's personal device or password to Online Banking are lost or stolen.

Standard Services Available

- View balance and transaction information on User's authorized checking, savings, and loan Accounts.
- Make transfers between User's Centier Accounts.
- Make scheduled payments to Centier loan from Centier checking or savings Account.
- Make draws on Home Equity Line of Credit, up to the available credit amount for a subsequent deposit to a Centier Deposit Account. Centier reserves the right to restrict draws on Home Equity Lines of Credit as necessary.
- Pay bills.
- View posted check images.
- Receive email alerts on the balance status of Accounts.

- Download Account transaction history to financial management software.
- Share access and certain transaction privileges with others User authorizes.
- Remove shared access User had previously granted.

Additional services may be offered upon request. Please contact Treasury Management, see contact information below, to obtain information on these additional services.

Transfers

Transfers will occur on the same business day if made prior to 6 p.m. Central Standard Time. Business days are Monday through Friday, excluding any holiday on which Centier and/or the Federal Reserve are closed.

- User's account statement will reflect all transfers.
- Regulation D prohibits more than 6 transfers or withdrawals from a savings or money market Accounts per month (not counting teller or ATM transactions). Online transfers count toward the 6. Exceeding this limit may result in a service charge and reclassification of User's Account. Further explanation is available in User's Account disclosures.
- Accounts requiring multiple signatures for withdrawal are accessible to view Account information and are not eligible for debit transfers and Bill Pay.
- Transfer capabilities may be available to and from deposit Accounts and/or Loans.
- Installment and Mortgage Loans are transfer to Accounts only for making payments with choices of a full regular payment or a Principal reduction.
- Commercial Loan Accounts may be eligible for transfers upon further review.
- User should refer to additional disclosures that were provided upon Account opening for the rights and responsibilities regarding Electronic Funds Transfers.

Online Bill Pay

The following is information specific to Centier's Bill Payment service:

- Centier uses FIS, a third party bill pay provider. FIS can be contacted directly at 1-800-823-7555.
- User must complete an application for Online Bill Pay that will be reviewed and approved.
- To be eligible for this product, User must be at least 18 years old, and have a Centier checking Account in good standing.
- User must allow sufficient time for Payee to receive and process the payment before the payment due date.
- Payments typically require 5 business days for paper checks and 3 business days for electronic payments to complete. User assumes full responsibility for all late fees, finance charges, and any other actions taken by the Payee.
- Funds will be debited from designated checking Account approximately 2-3 days after payment has been sent to payee.
- Pending payments can be modified or cancelled. A stop payment can be placed on paper checks by contacting FIS directly at 1-800-823-7555. There will be a \$35 service charge for all stop payments. A stop payment cannot be placed on an Electronic payment.
- Sufficient funds must be available in User's Account on the payment date selected. Insufficient funds may result in non-payment of bill(s) and suspension or cancellation of Bill Payment service. User will be responsible for any loss or penalty that may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from User's Account.
- Schedule payments on a future date or on recurring intervals.
- Payments to payees outside of the United States are prohibited and may not be issued under any circumstances.
- Payments must be payable in U.S. Dollars.
- The following payments are discouraged, but may be scheduled at User's own risk: tax payments to the Internal Revenue Service or any state or other government agency; court-ordered payments; payments to insurance companies.
- Each Payee must appear on User's Payee List, created by the User.
- Business days are Monday through Friday, excluding any holiday on which Centier and/or the Federal Reserve are closed.
- User is responsible for payment instructions made prior to the cancellation request of the Bill Pay service.

- For new businesses, additional information may be requested before approval to view account history.

User authorizes Centier to post payment transactions generated by the Bill Payment service to the designated checking Account. User understands that he/she is in full control of Account. If at any time User decides to discontinue service, User should contact Treasury Management. User's use of the Bill Payment Service signifies that he/she read the terms and conditions provided. User should refer to additional disclosures that were provided upon Account opening for the rights and responsibilities regarding Electronic Funds Transfers.

Security

Protecting User information and identity is Centier's highest priority. With the use of encryption, firewalls and trusted operating systems incorporated into Centier's overall banking network, best efforts have been made to secure User transactions. Centier will never request that User disclose his/her Online Banking Username or Password. User should not act upon emails or other communications requesting personal information. Centier does not have control over the devices and procedures User uses to access electronic banking. User's best efforts to secure his/her equipment, devices user names and passwords, and the User's cautious usage of the Internet, provide an additional layer of protection. Refer to Centier's website on security at <https://www.centier.com/security/> for more information on steps Centier takes as well as steps the User can take to further enhance security.

Privacy

Centier's Privacy Policy, which has been previously provided to User and is available upon request or on the website, www.centier.com, applies.

Amendments

Centier may change these Terms and Conditions at any time.

Termination

Centier reserves the right to terminate User's Online Banking services in whole or in part at any time, with or without cause, or without prior notice. User may also give Centier termination notice. In either event, Centier may, but is not obligated to, immediately discontinue making previously authorized transfers which have not yet been made. Centier reserves the right to temporarily suspend services or availability in situations deemed appropriate by Centier at its sole discretion.

No Warranty

Online Banking services, its features and content, and the material contained is provided "as/is", "as available." Centier does not warrant the accuracy, adequacy or completeness of content or function and expressly disclaims liability for errors or omissions. No warranty of any kind (e.g., implied, expressed or statutory, including but not limited to the warranties of non-infringement, title, merchantability, fitness for a particular use, and freedom from computer virus) is given in conjunction with this service.

Limitation of Liability; Indemnification

User acknowledges that in no event will Centier, its agents, or the users ISP will be liable for any damages, including, without limitation, direct, indirect, special, incidental, or consequential damages, losses or expenses arising in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or system failure, even if Centier has been advised of the possibility of such damages. User agrees to defend, indemnify, and hold harmless Centier, its related entities, and their respective officers, employees and agents from and against any and all claims, actions, suits, proceedings, losses, liabilities, damages, costs and expenses, including attorneys' fees arising out of or related to User's use of this service.

Customer Service

User may contact Centier by calling 1-219-755-6150 (ext. 1859) Monday thru Friday, 8:00 AM to 5:00 PM (CST); emailing treasury_management@centier.com; or mailing the address listed below.

Centier Bank
Treasury Management
600 East 84th Avenue
Merrillville, IN 46410-6366