

Digital Banking Terms and Conditions

Government regulations require that we make the following disclosures available to you when you open an account with Centier. You may print these disclosures for your files, if you wish.

This disclosure provides information about Centier Bank's Digital Banking (Online Banking and Mobile Banking) services. By using these services, you agree to the terms and conditions stated below and any other terms and conditions and disclosures provided to you in conjunction with these services and your 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.

Warning

Centier Digital Banking 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, you represent that you are an authorized user. Unauthorized access or use is not permitted and constitutes a crime punishable by law.

General Requirements

- To be eligible you must complete the application for Digital Banking services.
- You must have a Centier Bank account in good standing.
- Online Banking - You must have Internet access through an Internet Service Provider (ISP) of your choice and an Internet Browser. Centier Bank makes no warranties on the fitness of your equipment, software or ISP.
- Mobile Banking - You must have an internet enabled mobile device to utilize Mobile Banking services.
- Mobile Banking - You may be subject to usage limitations and charges by your mobile carrier. Please check with your carrier regarding internet services that may apply to your mobile plan. Centier provides Mobile Banking applications that support Apple, Android, and Kindle mobile operating systems. Centier Bank makes no warranties on the fitness or compatibility of your equipment, software or wireless provider.

Types of Information and Transactions Available

- Access balance and transaction information on your authorized checking, savings and loan accounts.
- Transfer funds between your Centier accounts.
- Make scheduled payments to your Centier Bank loan from your Centier Bank checking or savings account.
- Make draws on your Home Equity Line of Credit, up to the available credit amount for a subsequent deposit to a Centier Deposit Account. We reserve the right to restrict draws on Home Equity Lines of Credit if the account is not in good standing.
- Pay bills.
- View your posted check images.
- Receive email and text alerts on the status of your accounts.
- Text banking provides limited balance information, transaction information, and transfer capabilities. See Additional Services > Alerts & Notifications in Online Banking for details, or text "help" to 454545.
- Make Person-to-Person (P2P) payments via third party vendors such as Popmoney®
- Transfer funds between your Centier checking and/or savings accounts and your accounts at other financial institutions. Available in Online Banking only.
- Download account transaction history to financial management software such as Quicken®. Available in Online Banking only.
- Remotely deposit certain checks from your internet enabled mobile device. Available in Mobile Banking only.
- Share access and certain transaction privileges with others you authorize.
- Remove shared access you had previously granted.

Digital Banking

By submitting the Digital Banking application and agreeing to this document, you agree to these terms and conditions. A copy of said disclosures may also be viewed at Centier Bank's web site, <https://www.centier.com/disclosures> or by request.

If you do NOT accept these terms and conditions, you will not be able to access your account information via Digital Banking.

You understand and agree that Digital Banking with Centier Bank will allow you online access to your account(s). Also, joint accounts will show for both owners, even if only one owner makes the request. **You are aware that anyone with whom you share the login and password of your account(s) will have access to all information and transaction capabilities in Online Banking and Mobile Banking.** You understand access to the account(s) online is accessible anywhere the Internet is available. **You understand that it is your responsibility for any and all actions taken by those who you authorize to view or transact business through the shared access feature. You understand you are responsible for removing shared access from those you no longer authorize.**

Passwords must be 6 to 32 characters long and must contain characters from at least two of the following three categories:

- Letters (case sensitive)
- Numbers
- Any special characters

Passwords can be managed internally in Online Banking. **You will be responsible to manage and protect your password from unauthorized use.**

For security purposes, if your Digital Banking account is inactive for 180 days, it will be purged from our system. Once account is purged, you will be required to re-register for this service.

Centier Bank's Privacy Policy which has been previously provided to you, and is available upon request or on the web site, www.centier.com, will apply to this service. Clients e-mail address will not be sold or otherwise provided to third parties.

Centier Bank may change, suspend, or terminate all or any aspect of this delivery service upon notice to you.

Fees

There are no fees for enrolling or using Digital Banking, or for any electronic funds transfer, Mobile Deposit Capture, or Person-to-Person Payment (P2P). Other account fees previously disclosed to you will apply.

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 Federal Holidays.

- You will receive confirmation of your transfers as they are made and you may print this confirmation for your records. Your account statement will also reflect all transfers.
- Regulation D prohibits more than (6) transfers or withdrawals from a savings or money market account per month (not counting teller or ATM transactions). Online and Mobile transfers count toward the (6). Exceeding this limit may result in a service charge or reclassification of your account. Further explanation is available in your account disclosures.
- Accounts requiring multiple signatures for withdrawal are accessible to view account information only. Multiple-Signature accounts are not eligible for the transfer feature, P2P or for Bill Pay.
- Transfer capabilities are available TO and FROM deposit accounts and Home Equity Revolving Lines of Credit.
- Holiday Savings, CRA, and Flex Loan accounts will be linked as a transfer TO account only.
- 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 are enabled for transfers upon review, and may be denied.
- CD and IRA accounts are not eligible for Online and Mobile transfers.
- Please refer to additional disclosures that were provided to you when you opened your deposit accounts for your rights and responsibilities regarding Electronic Funds Transfers.

Mobile Deposit Capture

Mobile Deposit Capture allows you to make deposits to your account(s) from your camera-enabled mobile device capable of capturing check images and information and electronically delivering this information to Centier. Additional terms and conditions will be presented at your first attempt to use Mobile Deposit Capture. If you do not accept these terms and conditions, you will not be able to access this feature. Mobile Deposit Capture Terms and Conditions are also available at www.centier.com/disclosures.

Person-to-Person Payments (P2P) and External Transfers via Popmoney®

Popmoney® allows you to transfer funds via ACH from your Centier accounts to another account held by you or another person at the same or another financial institution. Additional terms and conditions will be presented at your first attempt to use Popmoney® or External Transfers. If you do not accept these terms and conditions, you will not be able to access this feature. Popmoney® and External Transfer Terms and Conditions are also available at www.centier.com/disclosures.

CENTIER BANK shall not be responsible or liable for:

- Consequential or incidental damages caused by services performed by Centier Bank, or its agents, or the client's Internet Service Provider.
- Any costs associated with updating, modifying or terminating the client's software or hardware.

Online Bill Pay Authorization

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

- Centier Bank uses FIS, a third party bill pay provider. FIS can be contacted directly at 1-800-823-7555.
- You must submit a request to activate this service, available within your Online Banking account.
- To be eligible for this product, you must meet the following criteria.
 - Be at least 18 years old
 - Have a Centier checking account in good standing
- You must allow sufficient time for the 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. You assume 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 your account on the payment date selected. Insufficient funds may result in non-payment of bill(s) and suspension or cancellation of Bill Payment service. You 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 your account.
- Schedule payments to be made 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 your own risk:
 - Tax payments to the Internal Revenue Service or any state or other government agency
 - Court-ordered payments, such as alimony or child support
 - Payments to insurance companies
- Each Payee must appear on your Payee List that you created.
- Business days are Monday through Friday, excluding Federal holidays.
- You are responsible for payment instructions made prior to the cancellation request of the Bill Pay service.
- For clients receiving electronic statements there is no charge for bill pay.

- For Clients not receiving electronic statements there will be a service charge of \$5.95 per month posted to the designated checking account.

You AUTHORIZE Centier Bank to post payment transactions generated by the Bill Payment Service to the designated checking account. You understand that you are in full control of your account. If at any time you decide to discontinue service, you should contact Centier's Client Service Center. Your use of the Bill Payment Service signifies that you have read these terms and conditions that has been provided.

Please refer to additional disclosures that were given to you when you opened your deposit accounts for your rights and responsibilities regarding Electronic Funds Transfers.

Amendments

Centier Bank may amend the terms and conditions of this or other related disclosure(s) at any time. You will be provided notice at least 30 days in advance if the amendment results in a greater cost or liability to you.

Security

Protecting your information and your identity is our highest priority. With the use of encryption, firewalls and trusted operating systems incorporated into our overall banking network, best efforts have been made to secure your transactions.

Centier will never request that you disclose your Digital Banking Username or Password. You should not act upon emails or other communications requesting your personal information. You may have your password reset at any time by contacting the Centier Client Service Center at 1-888-CENTIER (236-8437).

Centier does not have control over the devices and procedures you use to access electronic banking. Your best efforts to secure your equipment, devices, user names and passwords, and your cautious use during Internet and Mobile sessions provide an additional layer of protection. Please see our website on security at www.centier.com/security for more information on steps we take and further information on steps you can take as well.

User Responsibility

By enrolling in and using Centier Digital Banking you agree to the following:

- You are the legal owner of the accounts and financial information accessed through Digital Banking.
- The information you provide us in connection with Digital Banking is accurate, current and complete.
- You will keep your information accurate and up to date.
- You represent that you are the authorized user of the device you will use to access Digital Banking.
- You are responsible for the operation and maintenance of your electronic devices.
- You will take every precaution to physically safeguard your access device from loss or misuse.
- You are responsible for keeping your access device free from and protected against viruses.
- You are responsible for keeping your username and password confidential.
- You are responsible for any transactions that others may authorize when you allow them to use your device and log in information, or that you allow access to your accounts thru the shared access feature.
- You will notify us immediately if you lose your device or your password to Digital Banking.
- International carrier rates may apply if you access your mobile device from outside the United States.

Other Disclosures

- We reserve the right to terminate your digital banking services in whole or in part at any time, with or without cause, or without prior notice. You may also give us termination notice. In either event we may, but are not obligated to, immediately discontinue making previously authorized transfers that have not yet been made.
- We reserve the right to temporarily suspend services or availability in situations deemed appropriate by us at our sole discretion.
- In general, Digital Banking will be available 24 hours per day, seven days per week.
- Federal law gives consumers the right to limit some but not all sharing of your personal information. Centier's Privacy Notice tells you how we collect, share and protect your personal information. This information is available at www.centier.com/disclosures.

- We also provide disclosures on Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. This disclosure tells you your rights and obligations, fees and how to report unauthorized transactions. This information is available at www.centier.com/disclosures.

No Warranty

This service and 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

You acknowledge that in no event will Centier or its affiliates 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.

Indemnification

You agree 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 your use of this service.

Centier Bank Contact Information

- Email at clientsupport@centier.com
- Phone at 1-888-CENTIER (236-8437), Monday - Friday, 7:00 AM to 7:00 PM, Saturdays, 8:00 AM - 2:00 PM and Sundays, 10:00 AM – 3:00 PM

Mail to:

Centier Bank

Online and Mobile Banking
600 East 84th Avenue
Merrillville, IN 46410-6366

By accepting the Terms & Conditions, you understand and agree to the terms and conditions which have been provided to you. A copy of said disclosures may also be viewed at Centier Bank's web site, <https://www.centier.com/disclosures>, or by request.