

Citizens Bank & Trust
GoCitizens.bank

ONLINE ACCESS AGREEMENT AND ELECTRONIC FUND TRANSFER ACT DISCLOSURE

Effective 05/2017

Agreement — This Agreement, which includes the Fee Schedule and Application, is a contract, which establishes the rules that cover your electronic access to your accounts at Citizens Bank & Trust through GoCitizens. By using GoCitizens, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Citizens Bank & Trust accounts as well as your other agreements with Citizens Bank & Trust, such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is subject to applicable federal laws and the laws of the State of Missouri (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Citizens Bank & Trust's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation, or expiration of this Agreement shall survive termination, cancellation, or expiration of this Agreement. This Agreement, together with the Application and Fee Schedule, constitutes the entire agreement between you and Citizens Bank & Trust with respect to the subject matter hereof, and there are no understandings or agreements relative hereto which are not fully expressed herein.

Definitions — As used in this Agreement, the words "we," "our," "us," and "Citizens Bank & Trust" mean Citizens Bank & Trust. "You" and "your" refer to the accountholder authorized by Citizens Bank & Trust to use GoCitizens under this Agreement and anyone else authorized by that accountholder to exercise control over the accountholder's funds through GoCitizens. "Account" or "accounts" means your accounts at Citizens Bank & Trust. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, bill payments, and transfers to and from your Citizens Bank & Trust accounts using GoCitizens, including bill payments. "GoCitizens" means the services provided pursuant to this Agreement. "Business days" means Monday through Friday, excluding Citizens Bank & Trust holidays.

Access — To use GoCitizens, you must have at least one account at Citizens Bank & Trust, access to Internet service, and an e-mail address. Once your Application is verified against your account information, we will send you, by e-mail, confirmation of our acceptance of your online enrollment, along with your assigned log-in ID and temporary password. GoCitizens can be used to access only the Citizens Bank & Trust accounts that you have designated for access in your GoCitizens Application. You can add any of your Citizens Bank & Trust accounts to this Agreement or delete any of your Citizens Bank & Trust accounts from this Agreement by completing a Customer Accounts Change Request Form.

Access to your accounts through GoCitizens will be based upon the identification of users and authority levels specified by you in your Application. We undertake no obligation to monitor transactions through GoCitizens to determine that they are made on behalf of the accountholder.

GoCitizens Services — You can use GoCitizens to check the balance of your Citizens Bank & Trust accounts, view Citizens Bank & Trust account histories, and make stop-payment requests on your Citizens Bank & Trust accounts. If you elect to do so, you may transfer funds between your Citizens Bank & Trust accounts. You may also pay bills from your designated Citizens Bank & Trust checking accounts in the amounts and on the dates you request if you have enrolled in the Free Billpayer service.

If you elect to utilize GoCitizens e-mail alert or password re-enter (reset) options, you must maintain a current e-mail address on file and that delivery of alerts or your ability to utilize the password re-enter (reset) option is dependent on your ability to receive e-mail. You may wish to add customerservice@cbtmail.com to your white list or spam filter as a permitted e-mail originator to facilitate receipt of alert and password re-enter (reset) messages.

Hours of Access — You can use GoCitizens seven days a week, twenty-four hours a day, although some or all GoCitizens services may not be available occasionally due to emergency or scheduled GoCitizens maintenance. We agree to post notice of any extended periods of non-availability on the GoCitizens web site.

Your Password — For security purposes, you are required to change your password upon your initial login to GoCitizens. You determine what password you will use and your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to GoCitizens will be revoked. To re-establish your authorization to use GoCitizens, you must contact us to obtain a new temporary password.

We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should be memorized rather than written down.

Security — You understand the importance of your role in preventing misuse of your accounts through GoCitizens and you agree to promptly examine your paper or electronic statement for each of your Citizens Bank & Trust accounts. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number or tax identification number. You understand that personal identification information or business/corporate information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via GoCitizens is encrypted in an effort to provide transmission security and GoCitizens utilizes identification technology to verify that the sender and receiver of GoCitizens transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that GoCitizens is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data

transfers utilizing Citizens Bank & Trust GoCitizens, or e-mail transmitted to and from us, will not be monitored or read by others.

Fees and Charges — You agree to pay the fees and charges for your use of GoCitizens services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the Citizens Bank & Trust account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of GoCitizens.

Posting of Transfers — Transfers initiated through GoCitizens before 6:00 p.m. (Central Time) on a business day are posted to your account the same day. Transfers completed on Saturday, Sunday, a Citizens Bank & Trust holiday, or after 6:00 p.m. (Central Time) on a business day may be posted on the next business day. GoCitizens identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the View Postings screens in both the Transfer and Billpayer menu options of GoCitizens will not reflect transfers made by multiple users from the same account if different login IDs are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts.

Overdrafts (Order of Payments, Transfers, and other Withdrawals) — If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:

- (1) Electronic funds transfers involving currency disbursements, such as ATM withdrawals, will have priority;
- (2) Electronic funds transfers initiated through GoCitizens which would result in an overdraft of your account may, at our discretion, be cancelled;
- (3) In the event the electronic funds transfers initiated through GoCitizens which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.

Limits on Amounts and Frequency of GoCitizens Transactions — The number of transfers from Citizens Bank & Trust accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

GoCitizens Billpayer Service — You must designate the Citizens Bank & Trust account(s) from which the payments are to be made; the complete name of the payee, the payee-assigned account number, and the payee's remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment; and the effective date for the payment. If the payment will be made electronically, as indicated when you establish the payee, your account will be debited on the effective date. If the payment will be made by a check generated on your behalf, as indicated when you establish the payee, your account will be debited when the check is presented for payment at Citizens Bank & Trust. If the designated account does not contain sufficient funds when the check payment is presented, we may choose to pay the check and charge your account for non-sufficient funds. By using the GoCitizens

Billpayer service option, you agree that, based upon instructions received under your password, we can charge your designated account by electronic transfer, "no signature required draft," or by debiting and remitting funds on your behalf. You also agree that your GoCitizens bill payments will be charged to your designated account(s). We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

Scheduling GoCitizens Payments — If the payee is to be paid by paper check (as indicated on the Billpayer list), you understand and agree that paper checks are mailed to the payee and the payee may not receive and credit the payment until 5-7 business days after the effective date you specified. If the payee is to be paid electronically, you understand and agree that the payee may not receive and credit the payment until 1-3 business days after the effective payment date (the date the payment is debited from your account). You understand and agree that we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party such as the failure of the bill payment payee to properly post a payment to your account.

How to Cancel a Bill Payment — To cancel a bill payment that you have scheduled through GoCitizens, you must cancel the payment online via GoCitizens. If a paper check payment has already been processed, you may place a stop payment on that payment. Once an electronic payment has been processed you will need to contact the payee for a refund or submit a claim.

Inter-Bank Transfers — You may enroll in the inter-bank transfer service to electronically transfer funds into or from your Checking and Savings account to and from accounts located outside the bank. There is a transaction fee for incoming and outgoing transfers to/from your Citizens Bank & Trust account to/from an account located outside the bank. Consult the Misc. Fees and Charges listing you received at account opening for that fee, or request a current list of fees and charges. NOTE: This service is not suitable as a Billpayer replacement and Citizens Bank & Trust does not assume any responsibility for attempts to use it in that manner which may result in additional fees from the payee such as late payments or other charges.

Stop-Payment Requests — You may be able to stop a Billpayer payment paid by paper check by completing a Stop Payment request online or contacting your regular branch to place a Stop Payment request. If the paper check has not cleared, your stop payment request will immediately be processed. This type of stop-payment request must precisely identify the name of the payee, the amount, the scheduled date of the payment, and the check number. Once an electronic Billpayer payment has been processed, you CANNOT cancel or stop the payment.

If you initiate a stop-payment request online or by telephone, we may also require you to put your request in the form of a paper writing and get it to us within 14 days after you initiate the request. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.

Disclosure of Account Information and Transfers — You understand that information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we

routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to GoCitizens. You agree and hereby authorize all of these transfers of information.

Periodic Statements — You will not receive a separate GoCitizens statement. Transfers to and from your accounts using GoCitizens will appear on the respective periodic statements for your Citizens Bank & Trust accounts.

Change in Terms — We may change any term of this Agreement at any time. If the change would result in increased fees for any GoCitizens service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer GoCitizens. We will post any required notice of the change in terms on the Citizens Bank & Trust GoCitizens web site, www.GoCitizens.bank, or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer GoCitizens, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject GoCitizens services indicates your acceptance of the change in terms. We reserve the right to waive, reduce, or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

In Case of Errors or Questions about Your Electronic Transfers — Contact us as soon as possible if you think your statement is wrong, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. We will need the following information when you contact us:

- (1) Your name and account number.
- (2) Exact amount of the suspected error.
- (3) Description of the error or transfer you are unsure about; explain as clearly as you can why you believe it is an error, or why you need more information.

If you contact us by telephone or by e-mail, we may require that you send us your complaint or question in the form of a paper writing by postal mail or fax within 10 business days.

We will communicate to you the results of our investigation within 10 business days after you contact us and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it in the form of paper writing within 10 business days, we may not provisionally credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after

we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we have made a provisional credit, a corresponding debit will be made from your account.

Our Liability for Failure to Complete a Transaction — If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you, when you have properly instructed us to do so, we will be liable to you for your actual damages proved. However, there are some exceptions. We will NOT be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make a transfer.
- (2) If a legal order directs us to prohibit withdrawals from the account.
- (3) If your account is closed, or if it has been frozen.
- (4) If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts.
- (5) If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
- (6) If any electronic terminal, telecommunication device, or any part of the GoCitizens electronic fund transfer is not working properly and you knew about the problem when you started the transfer.
- (7) If you have not provided us with complete and correct payment information for the Billpayer service, including, without limitation, the name, address, your payee-assigned account number, payment date, or payment amount for the payee on a bill payment.
- (8) If you have not properly followed the on-screen instructions for using GoCitizens.
- (9) If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

Your Liability for Unauthorized Transfers — CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission.

If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, contact 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 through transactions made after the 60 day time period 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 long trip or hospital stay) kept you from contacting us, we will extend the time periods.

Disclaimer of Warranty and Limitation of Liability — We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the GoCitizens services provided to you under this Agreement. We do not and cannot warrant that GoCitizens will operate without errors, or that any or all GoCitizens services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents, or contractors are not liable for any indirect, incidental, special, or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to GoCitizens, including loss of profits, revenue, data, or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of Citizens Bank & Trust and its affiliates exceed the service charges and/or fees paid by you for the services provided to you through GoCitizens.

Your Right to Terminate — You may cancel your GoCitizens service at any time by providing us with signed written notice. Your access to GoCitizens will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

Our Right to Terminate — You agree that we can terminate or limit your access to GoCitizens services for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any one of your Citizens Bank & Trust accounts. GoCitizens service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
2. Upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
3. Upon reasonable notice, or any other reason in our sole discretion.

Communications between Citizens Bank & Trust and You — Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

E-mail — You can contact us by email at customerservice@cbtmail.com. (Please note that Citizens Bank & Trust monetary transactions cannot be performed through email.)

Telephone — You can contact us by telephone at 800-634-6203.

Facsimile — You can contact us by fax at 660-646-8544.

Postal Mail — You can write to us at:

Citizens Bank & Trust
GoCitizens
P.O. Box 50
Chillicothe, MO 64601

In Person — You may visit us in person at any one of our locations.

Consent to Electronic Delivery of Notices — You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Citizens Bank & Trust GoCitizens web site or by e-mail. You agree to notify us immediately of any change in your e-mail address.

Member FDIC