



This agreement and any future amendments to this Agreement, describe your rights and obligations as a user of State Bank's Online Banking Service or the BillPayment Service "(Services)". It also describes the rights and obligations of State Bank.

Please read this agreement carefully. By pressing the 'I Accept' button below, you agree to comply with the terms and conditions of this agreement.

Definitions

"**Online Banking**" is the internet-based service providing access to your account(s) under the terms set forth in this Electronic Services Agreement.

"**Online Account**" means any State Bank account from which you will be conducting transactions using a Service.

"**Password**" is the code assigned to you by State Bank for use during the initial sign-on, or the code you select after the initial sign-on, that establishes your connection to the Service.

"**Time of Day**" references are to Eastern Standard Time or Eastern Daylight Time, as applicable.

"**We**", "**Us**", or "**Our**" refers to State Bank, which offers the Services and which holds the accounts accessed by the Services.

"**Business Day**" is any calendar day other than Saturday, Sunday, or any federal holidays State Bank chooses to remain closed. BillPayments are processed on all Business Days that the Federal Reserve Bank is operating and open for business.

Access to Internet Banking

You will gain access to your Online Accounts through the use of your Internet-enabled device, your Internet Service Provider, your Access ID/Username and your Password.

State Bank Internet Banking consists of an Online banking web site that provides a complete array of financial services. These services currently include the following:

Internet Banking Services

Online Banking Services:

- Account inquiries, balances, rates
- View detailed transactions
- Twelve months of historical transactions
- Account transfers
- Various bookkeeping services
- Payments to our loan accounts
- Transaction Downloads
- Online Periodic Statements, for eligible deposit accounts

Optional BillPayment Services:

- One-time payments
- Occasional payments





- Fixed recurring payments
- Variable recurring payments

Optional Zelle®

- Transfer money between you and others

Additional services may be available for Online Banking from time to time. By using these services when they are available, you agree to be bound by the rules made available to you concerning these services.

Hours of Operation

State Bank Internet Banking is available 24 hours a day, seven days a week, except during special maintenance periods. For purposes of transactions, State Bank's Business Days are Monday through Friday, excluding federal holidays as observed by State Bank. All Online Banking Service transactions executed after 8:00 p.m. on business days, and all transactions, which are requested on Saturdays, Sundays, or holidays on which State Bank chooses to remain closed, will be processed on the next State Bank Business Day.

Your Security Password

You should strictly maintain the confidentiality of your User ID and Password for Online Banking services. To help prevent unauthorized access and ensure the security of your accounts, your online session may end if there is no activity. This could protect you in case you accidentally leave your computer unattended after you logged on. When you return to your computer, you may be prompted to re-enter your password. In any event you agree to assume responsibility for all transactions accessed through your account up to the limits allowed by applicable law. If you believe your Password has been compromised, call State Bank immediately at 877.867.4218 between 8:30 a.m. and 5:00 p.m. or Saturday between 8:30 a.m. and 12:00 p.m. (Eastern Time). Telephoning is the best way of minimizing your losses. Notify us at once if your User I.D. and Password have been lost, stolen or used without your consent. Failure to notify us immediately could result in the loss of all your funds accessible by your Password. You could lose all the money in your account (plus your maximum overdraft line of credit, if you have one). For your protection, you will be required to change your password periodically.

Accounts

You may request access to any account for which you are a signer or owner. If you desire Online Banking Services that allow you to initiate payments or transfers from any account, you will need the required withdrawal authority over the account to be able to complete the transaction. By using the Online Banking Services, you agree to maintain one or more accounts with us and to keep sufficient balances in any account to cover any transaction and fees that are ultimately approved by or related to the Online Banking Services. If the accounts added to the Online Banking Services are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your Access Code and Password are authorized unless we have been notified to cancel the Online Banking Service.

E-Statements

By agreeing to receive your account statement and checking account notices electronically online instead of receiving a paper copy of your statement through the U.S. Postal Service, you are agreeing that:

- You have access to a computer with Internet access and a valid email address with Acrobat Reader or similar software to view PDF files.
- As an account holder, you are electing to receive eStatements, online statements or change the statement delivery method or **combine statements** on behalf of all owners of this account. You may be required to sign and provide to the Bank written authorization to change the statement delivery method.



- Only persons who are Account Owners, Power of Attorney, Guardians or Custodians may authorize changes in statement delivery.
- If you elect to receive eStatements, **you will no longer receive a paper statement mailed through the U. S. Postal Service**, unless you change your delivery method as detailed below.
- After you consent to receive eStatements, you may withdraw your consent or request a paper copy of your periodic statement at any time. To change your periodic statement delivery method, request a paper copy, or for other assistance relating to your periodic statement, contact us by phone at 877.867.4218 or 419.783.8950, or by mail at State Bank, 401 Clinton Street, Defiance, Ohio 43512.
- You are responsible for viewing, printing and saving your electronic statements for future reference.
- You are responsible for adjusting or correcting any local software or Internet Service Provider (ISP) issues such as SPAM filters, browser settings, firewall or other security programs which may filter out email attachments or that might remove or block your eStatement. Emails notifying you that your eStatement is available will come from estatements@yourstatebank.com.
- You must notify State Bank should your e-mail address change. You may notify us by calling 877.867.4218 or 419.783.8950 or by mail at the State Bank, 401 Clinton Street, Defiance, Ohio 43512.
- Email notification of your eStatement delivery may be terminated if we have reason to believe that the email address for you in our records is no longer your email address or emails to such email address are otherwise not being received by you.
- You specifically agree to the Terms and Conditions of your account with the State Bank.
- The Bank reserves the right to change the hardware or software requirements for eStatement or online delivery. The Bank will inform you and you may withdraw your consent to receive your periodic statements electronically, without any fee for withdrawal of such consent.
- To change your periodic statement delivery method, or request information or assistance on your statement, contact us by calling 877.867.4218 or 419.783.8950 or by mail at State Bank, 401 Clinton Street, Defiance, Ohio 43512.

Internet Banking Fees

State Bank offers the benefits and convenience of the Online Banking Services, BillPayment Services and Zelle® to you free of charge. Normal account fees and service charges, such as account research and stop payment charges, apply and are assessed at the rates published in State Bank's Fee Schedule. Normal Non-Sufficient Funds/Overdraft Fees apply. The Fee Schedule is subject to change. State Bank will notify you regarding any fee changes at least thirty (30) days in advance of the effective date of these changes. You may also incur third-party costs, including, but not limited to, data charges from your internet and/or mobile service provider.

Some of the services available for Internet Banking may have additional fees associated with them that are not included in the Fee Schedule. Information regarding these fees will be included within the applicable service. Please review the fee(s) prior to engaging in a transaction.

Cancellation of Internet Banking

State Bank may cancel your Online Banking Service at any time in whole or part without prior notice (due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us.) You will remain responsible for all transactions executed by the system prior to the cancellation, and for any other fees associated with the Online Banking Service.



Balance Inquiries, BillPayments and Transfer Limitations

You may use the Online Banking Services to check the balance on your accounts and to transfer funds among your accounts. State Bank does not restrict the number of withdrawals or transfers from your Money Market Deposit Accounts or Savings Accounts. However, the BillPayment service is currently limited only to checking accounts, and is not available for your Money Market Deposit Accounts or Savings Accounts. There are no restrictions to the number of transfers, withdrawals or BillPayments from your Checking Accounts.

Information about Stop Payment requests

Stop payment requests received from the Online Banking Service will be processed within one Business Day. Additional disclosures and fees may apply on stop payment service and these terms will be disclosed at the time you complete the request. The stop payment feature is designed to submit a request to stop payment on checks or electronic drafts. **This service is not available to cancel the payments scheduled through the BillPayment service.** If you need to cancel a BillPayment or have a problem with BillPayment, please see the BillPayment Terms and Conditions within the BillPay link.

BillPayment Service

The BillPayment Service permits you to direct payments from your designated account at State Bank to third parties you wish to pay. If you choose to utilize this service, you may begin initiating payments following receipt of your Online User ID and Password. Only a State Bank checking account can be used with the BillPayment Service. Please see the BillPay Terms and Conditions within the BillPay tab for more information.

Lost or Stolen User I.D. and Password

Notify us AT ONCE if you believe that your User I.D. and/or Password has been lost, stolen or used without your consent. Failure to notify us immediately could result in the loss of funds accessible by your Password. Telephoning us at 877.867.4218 is the best way of limiting your possible loss. You may also e-mail errors or questions to: info@yourstatebank.com.

State Bank and other Providers Responsibility

State Bank agrees to make reasonable efforts to ensure full performance of Online Banking. State Bank will be responsible for acting only on those instructions sent through Online Banking, which are actually received, and cannot assume responsibility for malfunctions in communication facilities not under our control, which may affect the accuracy or timeliness of messages you send. State Bank is not responsible for any losses should you give incorrect instructions or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service.

Any information you receive from State Bank is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. State Bank is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information or for any investment or other decision made using this information. State Bank is not responsible for any electronic virus or viruses that you may encounter. You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online Banking. State Bank will not be responsible for any errors or failures from the malfunction of your hardware or software.

The limit of State Bank's liability shall be as expressly set forth herein. Under no circumstances will State Bank be liable in contract or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By





consenting to use the Services, you agree to waive any and all right as aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

Electronic Mail

If you send State Bank an electronic mail message, State Bank will be deemed to have received it the following business day. State Bank will have a reasonable time to act on your e-mail. You should not rely on electronic mail if you need to communicate with State Bank immediately.

You agree that State Bank may respond to you by electronic mail with regard to any matter related to the Internet Banking Service. Any such electronic mail sent to you by State Bank shall be considered received within three (3) days of the date sent by State Bank, regardless of whether or not you sign on to the Internet within that time frame.

Other Agreements

This agreement shall apply to you, your heirs, and successors. In addition to this Agreement, you and State Bank agree to be bound by and comply with the requirements of the agreement applicable to each of your Online Accounts. Your use of the Online Banking Service is your acknowledgement that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you opened the account at State Bank, including charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedule section. We will automatically deduct any fees related to Internet Banking from your account monthly as disclosed in State Bank's Fee Schedule.

The agreement is governed under the laws of the State of Ohio, you and State Bank consent to the personal jurisdiction of the Federal and State courts in the State of Ohio in any action or proceedings brought in connection with this agreement.

Your Deposit Account(s), Loan Account(s) or any other accounts accessed through Online Banking Services continue to be governed by any applicable depository, loan, or other agreement. You understand that your execution of this Agreement does not alter any terms and conditions of other agreements governing your State Bank accounts unless expressly altered herein. In addition, the use of the Website is governed by the "Terms and Conditions of Use" for the State Bank Website ("State Bank Website" is defined below). The State Bank Customer Privacy Policy Notice provides the information required under the Bureau's Regulation P concerning customer privacy, including third party vendor requirements, and you understand that State Bank may initiate communications to you via mail, email, and short message service ("SMS") text messaging for any purpose within the limits of State Bank's Customer Privacy Policy Notice and this Agreement. You understand that these agreements and statements are available for your review at www.yourstatebank.com, and acknowledge that you should read and understand these related agreements and statements before you use Online Banking Services.

Modifications to this Agreement

State Bank may modify the terms and conditions applicable to either service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this Agreement and your use of Online Banking Services in whole or in part at any time without prior notice.

Inactivity / Termination

You are responsible at all times for complying with all the terms of this agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We can terminate





ONLINE BANKING TERMS AND CONDITIONS

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your Online Banking Service at any time without notice if you fail to pay any fee required by this agreement when due, if you do not comply with the agreement governing your deposit or loan accounts, or your accounts are not maintained in good standing. We will notify you if we terminate this agreement or your use of the services for any other reason.

We reserve the right to convert your account to inactive status if you do not sign on to the Online Banking Service or have any transaction scheduled through the Online Banking Service during any consecutive ninety-day (90) period. If your account is considered inactive, you must contact us to have the Online Banking Service of Internet BillPay Service activated before you will be able to schedule any transaction through the Online Banking Service. To cancel Online Banking or BillPayment, you must notify State Bank and provide your name, address, and account number. You must indicate which service you are canceling and the effective date to stop the service. When BillPayment is terminated, any pre-scheduled BillPayments will also be cancelled. Customers will be bound by the provisions of the Automated Clearing House rules.

You may notify State Bank by one of the following methods:

- By initiating a customer inquiry through our Website.
- By e-mailing us at info@yourstatebank.com
- By calling us at 877.867.4218, Mon. - Fri. 8:30 am to 5 pm, Sat - 9 am to 12 pm
- By writing a letter and either sending it to the following address or giving it to a Customer Service Representative:

State Bank
Attention: Deposit Services
401 Clinton St.
Defiance, OH 43512



P 877.867.4218
YourStateBank.com