

PEOPLES STATE BANK DIGITAL SERVICES AGREEMENT

Please read this document carefully and retain for your reference. You may view it at any time by accessing the Disclosures tab within our website.

This Digital Services Agreement (“Agreement”) governs your use of the following Digital Services (“Services”), as described below, provided by Peoples State Bank. As used in this document, the words “you” and “your” refer to you, Peoples State Bank’s customer, and your use of the Services. The words “we,” “our” and “us” refer to Peoples State Bank (“PSB”).

This Agreement explains the terms and conditions governing the Services offered by PSB. By using these Services, you agree to the terms and conditions of this Agreement. The terms and conditions of the deposit agreements and disclosures for each of your accounts held at PSB as well as any other agreements with PSB, such as for loans, etc., continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Kansas.

SERVICES: Through the Services, you can manage your personal, sole proprietor, or business account(s) from your home or office on your personal computer or mobile device. You can use the Services to view account balances and transaction histories, transfer money, access eStatements, make deposits, open online accounts, pay bills, and communicate directly with PSB through e-mail.

ACCESS: To use the Services, you must have a PSB account, or be applying for an online PSB account, you must have access to internet services, you must be eighteen (18) years of age or older or have parental or guardian consent, and be a U.S. resident. Your User Name must be at least 8-14 characters with no hyphens or spaces. Your password must contain a minimum of four alpha, one numeric and one special character. Please remember that your password is CaSe SensiTive. Usernames and passwords must meet any additional standards established by PSB at our discretion. These standards will be available for your reference whenever you create or change a username and/or password. We may ask you to change or update your username and/or password at any time without giving advance notice. If we change these standards, you may have to change your password to meet the new standards. You are responsible for keeping your password confidential.

Upon three unsuccessful attempts to use your password, your access to the Services will be revoked. To re-establish access to the Services, to report that your password may have been lost or stolen, or to report an unauthorized transaction, please contact your local branch.

E-mail is provided so that you can ask questions about your account(s) and for general feedback. E-mail is accessible after you log in to the Services. Please be aware that general or public e-mail transmissions are not secure. Therefore, to ensure the security of your account information, please contact your local branch office. E-mail cannot be used to initiate banking transactions on your account(s). For banking transactions, you must use the appropriate functions within the Services or contact your local branch.

SECURITY INFORMATION (OUR PROCEDURES):

Our processing system (“System”) utilizes a comprehensive security strategy to protect accounts and transactions conducted over the internet. In addition to our login security which incorporates multi-factor authentication (i.e., access

IDs, passwords, one-time tokens, different forms of ID Authentication and verification) we use TLS, the successor to Secure Sockets Layer (SSL) protocol, to provide a secure channel over the Internet.

Your browser automatically activates this technology when it attempts to connect to our System. Whenever TLS is securing your communications, the browser will typically indicate the “secure session” by using Extended Validation (EV) SSL Certificates to display the visible trust indicators. Your communications are encrypted from your browser to our servers at all times, so no unauthorized party can read the information as it is carried over the Internet. In an effort to provide transmission security, data transferred through the System is encrypted. The system utilized identification technology to verify that the sender and receiver of System transmissions can be appropriately identified by each other.

In order to use the Services, we may require the use or activation of specific applications, internet browser software features, plug-ins and add-ons, which could include JavaScript support and “cookies.” There is a default time limit on every page, regardless of the keystrokes that you use. If the default time limit elapses without any activity on the page, then you will be taken back to the login screen where you will be prompted to re-enter your username and password.

You agree that these procedures are a commercially reasonable method of providing security against unauthorized payment orders or other transactions and that these procedures are not for detection of errors. We reserve the right, but shall not have the obligation, except as otherwise required by law, to change any process from time to time to implement new measures that are recommended in the industry to respond to new or increased threats.

SECURITY INFORMATION (YOUR OBLIGATIONS):

Your role in preventing the misuse of your account(s) is extremely important. You understand the importance of your role in preventing misuse of your accounts through the System and you:

- Agree to promptly notify PSB immediately if you suspect that your access (user name or password) or accounts have been compromised in any way;
- Agree to promptly examine any statement you receive or that we make available to you for each of your accounts in a timely manner;
- Agree to protect the confidentiality of your account and expressly assume responsibility for any transaction conducted by an authorized user or any losses that result from the actions (or inactions) of you or an authorized user;
- Agree to only reveal your account number(s) to a legitimate entity for a purpose you authorize (such as your insurance company for automatic payments);
- Understand that certain identification information by itself or together with information related to your account may allow unauthorized access to your accounts;
- Acknowledge that, notwithstanding our efforts to ensure that the System is secure, the Internet is inherently insecure and the transmission of electronic mail occurs openly on the Internet and can potentially be monitored and read by others;
- Understand and acknowledge that we cannot and do not warrant that email transmitted to and from us, will not be monitored or read by others;
- Understand and agree that we are not responsible for any electronic virus or viruses that you may encounter;
- Agree to routinely scan your computers and diskettes using a reliable virus detection product to detect and remove any viruses, but understand and acknowledge that there are certain viruses, malware, etc., which may not be detectable by commercially available software and agree that PSB shall have no liability for any such intrusions;
- Agree to install, maintain, update and utilize industry standard security products that are appropriate for you, including, without limitation, firewalls, anti-virus protection software, anti-spyware protection, operating systems, and applications with the latest patches and updates;

- Agree to comply with the password requirements set forth herein, as such password requirements may be changed from time to time, and to employ reasonable steps in selecting, maintaining, and protecting passwords and other codes and access devices related to the System and your accounts.

In addition to protecting your account information, you agree to take precautions to protect your personal identification information, such as your driver's license, social security number, etc. This information by itself or together with information on your account(s) may allow unauthorized access to your account(s). **PSB may not be responsible for losses that may occur in the event you do not reasonably safeguard your information.**

ELECTRONIC SIGNATURE: YOU CONSENT AND AGREE THAT YOUR USE OF A KEY PAD, MOUSE OR OTHER DEVICE TO INDICATE YOUR APPROVAL OR ACCEPTANCE BY SELECTING AN ITEM, BUTTON, OR ICON, OR ANY SIMILAR ACTION, WHILE USING ANY ELECTRONIC SERVICE WE OFFER OR IN ACCESSING OR MAKING ANY TRANSACTIONS REGARDING ANY AGREEMENT, ACKNOWLEDGMENT, CONSENT, TERMS, DISCLOSURE OR CONDITIONS, CONSTITUTES YOUR SIGNATURE, ACCEPTANCE AND AGREEMENT AS IF ACTUALLY SIGNED BY YOU IN WRITING. You further agree that no certification authority or other third-party verification is necessary to the validity of your electronic signature, and the lack of such certification or third-party verification will not in any way affect the enforceability of your signature or resulting contract between you and PSB. PSB reserves the right to use and require the use of a third-party electronic signature service to procure your signature on certain documents. PSB does not, in any way, warrant or guarantee the performance of such third-party services.

FEES AND CHARGES: Although there are currently no additional fees for accessing your account(s) through the Services, there may be charges for selected services such as Bill Pay. You agree to promptly pay all fees and charges for services provided under this Agreement and authorize us to debit your account(s) when fees or charges are due. If you do close your account(s), you must notify PSB and identify a new payment account. Additionally, if you close all PSB accounts, you must notify PSB to cancel your access to the Services. You agree to be responsible for any telephone charges or other out-of-pocket expenses incurred or related to the Services. Please refer to the PSB Schedule of fees for all fees associated with PSB services.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY: We can change the terms of this Agreement or our account disclosures, the fees and charges listed on our Schedule of Fees and/or any policy or procedure affecting your deposit account(s) at any time. We will provide you with notice of such changes as required by applicable law.

You understand and agree that Services are provided "As-Is." Except as otherwise provided in this Agreement or as required by law, we assume no responsibility for the timeliness, deletion, mis-delivery or failure to store any user communications or personalization settings. You understand and expressly agree that use of the Services is at your sole risk, that any material and/or data downloaded or otherwise obtained through the use of the Services is downloaded or obtained at your own discretion and risk and that you will be solely responsible for any damages, including without limitation, damage to your computer system or loss of data that results from the download or the obtaining of such material and/or data.

PSB makes no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose or non-infringement of intellectual property or third party rights, and we make no warranty or representation regarding the results that may be obtained from the use of the Services, the accuracy or reliability of any information obtained through the Services, or the accuracy of any information retrieved by PSB from the accounts. We do not and cannot warrant that the Services will operate without errors or that any or all Services will be available and operational at all times.

Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we, nor any service provider, or an agent or subcontractor of any of the foregoing, shall be liable to you in any way and you agree to indemnify, defend, and hold harmless PSB, its affiliates, partners, officers, directors, employees, consultants,

service providers and agents from any and all third party claims, liability, damages and/or costs (including, but not limited to, attorneys fees) arising from, but not limited to: 1) your use of the Services; 2) our reliance on the information, instruction, license and/or authorization provided by you under or pursuant to this Agreement; 3) your violation of any law; 4) infringement by any other party of your use of the Services; or, 5) any violation of any intellectual property law or other right of any person or entity in the course of using the Services. Nor shall we or any service provider be liable for any direct, indirect, incidental, special, consequential or punitive damages of any kind resulting from the use of or the inability to use the Services, any inaccuracy of any information or amount retrieved by us from the accounts, any breach of security caused by third party, any transactions entered into based on the Services, any loss of, unauthorized access to or alteration of a user's transmissions or data or for the cost of procurement of substitute goods and services, including but not limited to damages for loss of profits, use, data or other intangibles, even if we had been advised of the possibility of such damages.

You may not use your deposit account or any other financial service that we provide to you for any illegal purpose, including, but not limited to the origination, receipt, or processing of illegal Internet Gambling transactions as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. You may not participate in activities in violation of United States economic sanctions laws and regulations, including regulations issued by the Office of Foreign Assets Control ("OFAC"). In the event that we identify a suspected restricted transaction, we may block or otherwise prevent or prohibit such transaction and we may also close the deposit account or end your relationship with us.

PSB reserves the right to suspend your right to use the Services if there are security concerns or unacceptable use. You understand and agree that such action is reasonable for PSB to take in order to protect you and the bank from a loss. PSB reserves the right to deny or grant a reinstatement of the use of the Services at our discretion. PSB reserves the right, subject to applicable law, to terminate your account and your right to use the Services at any time and for any reason, including without limitation if we, in our sole judgment, believe you have engaged in conduct or activities that violate any of the terms of this agreement or the rights of PSB, or if you provide us with false or misleading information.

You represent that you are who you claim to be; that you are the rightful owner of all content and the accounts linked for the purposes of the Services. You agree that our rights and remedies arising out of any breach of your representations and warranties in this Agreement, the limitations on PSB's liability and our rights to indemnification under this Agreement are continuing and shall survive the termination of this Agreement, notwithstanding the lack of any specific reference to such survivability in these provisions. PSB's failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of PSB's right to subsequently enforce such provision or any other provisions of this Agreement. The most current version of this Agreement as it appears on our website, including any amendments that PSB may make from time to time, constitutes the entire Agreement between us, and supersedes and replaces all other agreements or understandings, whether written or oral. All notices to you shall be in writing and shall be made either via email, conventional mail, or messages delivered through the Services at PSB's discretion. Notices to PSB must be made in writing and shall be sent by e-mail or mail to one of the locations listed at the end of this Agreement.

YOUR RIGHT TO TERMINATE: You may cancel your Services at any time by providing PSB with written notice via email, postal mail or fax. Within three (3) business days of receiving instructions, your access to the Services will be suspended. You will remain responsible for all outstanding fees incurred prior to PSB receiving and processing your cancellation. You may also cancel any of the Services by contacting your local branch by telephone. Please see the last page of this Agreement for contact information for all PSB locations.

OUR RIGHT TO TERMINATE: Your access to the Services may be cancelled by PSB at any time, without prior notice and for any reason. After cancellation, access to the Services may be reinstated at PSB's discretion. If you do not access your PSB account(s) through the Services for a six-month period, PSB reserves the right to disconnect your service without notice. To reinstate your service, you will need to complete the enrollment process again.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES: By accepting below, or otherwise using the Services, you also agree that any and all disclosures and communications between you and PSB may be made electronically, including but not limited to, this Agreement, privacy notices, terms and conditions, change notifications, account related disclosures covered under the Truth in Savings Act, the Truth in Lending Act, the Fair Credit Reporting Act, the Electronic Funds Transfer Act, any other required notice as detailed in current or future Federal and State statutes as they may be enacted or amended, and any other PSB communication. You may request a paper copy of any document sent to you electronically at any time by contacting your local branch. Fees may be assessed for paper copies of transactions in accordance with our Schedule of Fees. You may withdraw your consent to receive disclosures and communications electronically at any time by sending written notice to your local branch, calling during regular business hours, or by emailing PSB via the Services.

EMAIL ADDRESS: To receive disclosures and communications from PSB electronically, rather than via US mail, you agree to establish and maintain an accurate email address with PSB. You agree not to hold PSB liable for sending any disclosures and communications to such address. Any fees assessed by your mobile phone carrier are your responsibility. If you change your email address, it is your responsibility to notify us of the change as soon as possible. You may make this change via the Services or contacting your local branch.

INTERNAL & EXTERNAL TRANSFER DISCLOSURE: A transfer of funds from one account to another account with us may be made by the same person and under the same conditions generally applicable to withdrawals made in writing or in person. Savings account and Money Market account withdrawal limitations: You may make six (6) convenient withdrawals from your savings or Money Market account each statement cycle. Convenient withdrawals include transfers and/or withdrawals made by check, internet bank transfer, draft or similar order payable to another account at PSB or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure. A fee of \$1.23 will be charged for each transaction (withdrawal, check paid, automatic transfer, internet transfer or withdrawal out of account) in excess of six (6) debits during the period. Fees could reduce the earnings of the account. Transfers and withdrawals made in person, at an ATM, by messenger, by mail or to payments on loans at PSB are unlimited.

A transfer from an account held and owned by you at PSB may be made to an external account held at another financial institution. You represent and warrant to PSB that you have the right to authorize external transfers from accounts at PSB and that you are not violating any third-party rights. You also warrant and represent that the information provided by you is true, current, correct and complete. You authorize PSB to use the information provided by you to complete external transfers. Please ensure that you have sufficient funds to complete any external funds transfers from your accounts. PSB may, at any time, decline to complete any funds transfers for any reason.

You agree that PSB shall not be liable for any costs, fees, losses, or damages of any kind incurred as a result of: (1) our ability or inability to debit and/or credit the accounts in accordance with your funds transfer instructions; (2) any inaccuracy, incompleteness or misinformation contained in the information retrieved from the accounts; (3) any charges imposed by other financial institutions; and, (4) any fund transfer limitations set by PSB or other financial institutions and providers. You understand that if you provide PSB with incorrect information or if there is any error in your instruction, we will make all reasonable efforts to reverse or correct, but you accept full responsibility for losses resulting from any of your errors, duplication, ambiguities or fraud in the information that you provide. You agree not to impersonate any person or use a name that you are not authorized to use. If any information provided by you is untrue, inaccurate, not current or incomplete, PSB reserves the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

If external funds transfer instructions identify a bank or beneficiary by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if the number does not correspond to the name. You understand that such financial institutions may not investigate discrepancies between names and account numbers. In addition, you agree that PSB has no responsibility to investigate discrepancies between names and account numbers.

As a condition of using the external funds transfer feature, you warrant to PSB that you will not use this feature for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. PSB reserves the right to obtain additional information as we deem reasonably necessary to ensure that you, or persons to whom you may transfer funds, are not using the external transfer feature in violation of law, including, but not limited to, laws and regulations designed to prevent money laundering or the transfer of funds to or from persons or organizations whose accounts are blocked under regulations of the Office of Foreign Asset Control (OFAC) of the United States Treasury Department.

You agree to notify PSB immediately if an unauthorized external funds transfer is identified. Your funds transfers are viewable at any time by utilizing the account history features within the Services. If you notice an error or have questions regarding your funds transfers, you may reach PSB by utilizing any of the communications options at the end of this document.

Your account is a consumer account if it is used primarily for personal, family or household purposes. If your account is a consumer account, you agree to bound by the liability for electronic funds transfers as outlined in your account terms and conditions.

External funds transfer requests will be processed on business days. Our business days are Monday through Friday, excluding holidays. External transfers are being processed as of the time of their entry but may take up to 3-5 business days to be credited. If your account is held jointly, either joint owner has the authority to create an external funds transfer. External funds transfers are limited to \$2,500.00 per transaction. If you need to transfer funds in excess of the limit please contact your local branch to discuss other available options.

PSB reserves the right to charge a fee for the use of the external funds transfer feature and any additional services or features we may introduce. If PSB makes changes to fees for external funds transfers, we will notify you by mail or electronically at least twenty-one (21) days prior to enacting the fee. You understand that you are responsible for paying all potential fees associated with the use of the external funds transfer feature.

PSB IS NOT RESPONSIBLE OR LIABLE IF PSB'S SYSTEM OR THE ANOTHER FINANCIAL INSTITUTION'S SYSTEM FAILS AND THE TRANSER CANNOT BE COMPLETED AS INSTRUCTED. EXCEPT AS OTHERWISE REQUIRED BY LAW, PSB SHALL IN NO OTHER EVENT BE LIABLE FOR ANY LOSSES OR DAMAGES OTHER THAN THOSE ARISING FROM GROSS NEGLIGENCE OR WILLFUL MISCONDUCT.

You authorize PSB to select any means we deem suitable to provide your funds transfer instructions to the applicable financial institution. These include banking channels, electronic means, funds transfer systems, mail, courier, or telecommunications services, intermediary banks and other organizations. You agree to be bound by the rules and regulations that govern the applicable funds transfer systems, such as FedWire, Automated Clearing House (ACH), Clearing House Interbank Payments System (CHIPS), or Society for Worldwide Interbank Financial Telecommunication (SWIFT). PSB shall make all reasonable efforts to ensure that your transfer requests are processed on time; however, we reserve the right to hold funds beyond the normal period and any interest that is earned will be the property of PSB.

OVERDRAFTS: If your account has insufficient funds to perform all electronic funds transfers (ATM withdrawals, pre-authorized transactions, online banking transactions, bill payments, etc.) requested for a given business day, then certain electronic funds transfers involving currency disbursement, like ATM withdrawals, will have priority, and the electronic funds transfers initiated through this service may result in overdrawing your account and/or may, at PSB's discretion and without prior notification to you, be canceled. In addition, all overdraft charges that apply will be debited from your account. You also authorize PSB to charge one or all of your accounts to cover uncollected funds or overdrafts in your designated account(s). If you opted into overdraft services or protection those services will control how overdrafts are handled. Refer to the Terms and Conditions of your account for further information.

OF PERIODIC STATEMENTS (“eStatements”): eStatement services are your standard bank statements delivered electronically. PSB has the discretion from time to time and upon providing notice to you to modify, restrict, withdraw, cancel, suspend or discontinue eStatements without giving any reason and you understand that by using eStatements after any modification or change has been affected, you would have agreed to such modification or change. eStatement notifications will be delivered to the most current email address you have provided to PSB. You understand you will access your eStatement(s) using the appropriate Services to obtain, review, download and print your periodic account statements. You agree that your failure to provide PSB with an accurate email address is the lack of ordinary care on your part.

Account information provided to you via the Services is not the official record of your account or its activity. Your account statement, furnished to you by us in a paper format, or electronically if you have enrolled in eStatements, will remain the official record. Information provided to you via the Services is generally updated regularly, but is subject to adjustment and correction.

You must enroll each of your account(s) for which you want to access eStatements and notices in electronic form, in lieu of paper form. A paper statement may be requested at any time, but a special statement fee may be charged. You understand that you must have the necessary hardware or software in order to receive and retrieve eStatements electronically. You are responsible for any and all data rates and/or internet service fees that may be assessed in accessing your eStatement. PSB will notify you of any change in the hardware or software requirements needed for access to or retention of eStatements.

For purposes of disputes, the eStatement date will be considered the date that the email statement notification is sent regardless of when you open or review the eStatement.

ONLINE ACCOUNT OPENING: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents. Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats. Each time an account is opened for a covered legal entity, we are required to ask you for identifying information (name, address, date of birth, social security number, as well as identification documents) for each individual that has beneficial ownership (25% or more) and one individual that has significant managerial control of the legal entity. If you are opening an account on behalf of a legal entity, you will be required to provide the appropriate documentation and certify that this information is true and accurate to the best of your knowledge.

You understand and authorize that PSB may access credit information through third-party resources prior to an account being opened. You also acknowledge that Peoples State Bank may report information, including, but not limited to, late payments, missed payments, repeat overdraft and return items or other defaults on your account(s) about your account to credit reporting agencies.

When a deposit account is opened with us, we will request that you provide us with a certification of your correct taxpayer identification number (“TIN”). If you do not provide us with such a certification, we are required to withhold a certain percentage of taxable interest, dividends, and certain other payments that we make to you. This is commonly referred to as “backup withholding.” You must provide us with your TIN even if you do not have to file a tax return and you must also certify that you are not subject to backup withholding. We are not required to open (and may close) a deposit account for you if you do not provide and certify your TIN, even if you are exempt from backup withholding and information reporting. We are required to report certain dividend, interest and other payments we make to you to the Internal Revenue Service (“IRS”). We include your TIN in these reports. You may be subject to civil and criminal penalties if you fail to provide us

with a correct TIN or falsify withholding information. For additional information on interest reporting and withholding, contact your tax advisor or the IRS.

All other rules and characteristics regarding specific accounts can be located in the Account Terms & Conditions.

MOBILE DEPOSITS: Mobile Deposit Service allows you to deposit money into certain PSB accounts with your mobile device camera using the Mobile Application or “Mobile App.” To use Mobile Deposit, you must be a PSB account holder. You may transmit deposits to us electronically only from a mobile capture device located in the United States.

1. Items Eligible for Deposit: You agree to only image and deposit original checks, which are properly payable to the owner of the account (“Account Holder”) and contain the drawer’s signature. The following types of checks are not accepted by PSB:

- Savings Bonds;
- Checks drawn on a financial institution located outside the United States;
- Checks not payable in United States currency;
- Checks previously converted to an image replacement document, or substitute check, as defined in Regulation CC;
- Checks payable to any person other than the Account Holder of the account into which the check will be deposited;
- Checks containing any alteration which you know or believe to be fraudulent or not authorized by the owner of the account on which the check is drawn;
- Checks payable jointly, unless deposited into an account in the name of all payees. If the check is made jointly to the Account Holder and another entity who is not the account owner, the check is NOT eligible for mobile deposit and must be taken into the bank for deposit;
- Checks dated more than six (6) months prior to the date of deposit (stale dated checks);
- Checks or items prohibited by the PSB current procedures relating to Mobile Deposit or which are otherwise not acceptable under the terms and conditions governing the account;
- Checks payable on sight or payable through Drafts, as defined in Regulation CC;
- Checks with any endorsement on the back other than specified in this Agreement;
- Checks that have previously been submitted or deposited through Mobile Deposit or through a remote deposit capture service offered at any other financial institution;
- Checks previously submitted for deposit and returned;
- Post-dated checks;
- Checks that have previously been deposited with us or at any other financial institution;

2. Deposit Process: You may submit only (1) check image at a time for deposit and the check image must be accompanied by all requested deposit information that matches the information on the check image. Check images must be properly payable to you, contain the drawer’s signature, and be properly endorsed by you. You agree you will only deposit checks you possess as a holder in due course. You shall review checks to detect altered or counterfeit items and shall not deposit suspicious checks via Mobile Deposit. You shall provide suspicious checks, in person, to PSB for inspection. You agree to follow any and all other procedures and instructions for use of Mobile Deposit that PSB may implement. If you do not, PSB will have the right to put a hold on and/or reject the non-conforming check.

3. Endorsements and Procedures: You agree to restrictively endorse any Eligible Check transmitted through Mobile Deposit with at least the following information:

Customer Signature
For Mobile Deposit Only
Peoples State Bank

4. Image Quality: Check images transmitted to us using Mobile Deposit must be legible, as determined in the sole discretion of PSB. Without limiting the foregoing, the image quality of the check image must comply with the requirements established by PSB, the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association. You acknowledge that check images that do not meet the standards for deposit utilizing the Services must be physically deposited at PSB by you but may be subject to further rejection.

5. Receipt of Deposits: We reserve the right to reject any check transmitted through Mobile Deposit at our discretion. In such event, PSB will not be liable to you or any other party for such rejection. PSB is not responsible for processing or transmission errors that may occur, or for deposited items that we do not receive. We further reserve the right to chargeback to your account at any time any check image we subsequently determine was not an acceptable check or properly payable. You agree PSB is not liable for any loss, costs, or fees you may incur as a result of our chargeback of a check. Any check returned unpaid for any reason will be debited from your account.

6. Cut-Off Times for Deposits: Deposits sent using Mobile Deposit may be submitted any time of day, weekend or holiday. However, deposits received by PSB after the daily cut-off time on any business day or deposits submitted on holidays or weekends, will be deposited the next business day, provided that the deposit meets all requirements.

7. Funds Availability Disclosure: Funds you deposit will be available to you in accordance with Regulation CC as described in your account terms and conditions. The method of deposit will not affect the funds availability schedule unless mobile deposits are not made in accordance with the Agreement.

8. Retention and Destruction of Original Check: Upon confirming that you received full credit for the check deposited, you must destroy the check by shredding or other means and clearly mark "VOID" or "Electronically Deposited" on the front and back of the check. This prevents the check from being presented for deposit another time. You agree never to re-present to us a check or item that has been deposited through Mobile Deposit. You may be liable for checks that are presented and/or deposited more than once that are not deposited in accordance with this Agreement.

9. Deposit Limits: The deposits are limited to a daily per check default limit of \$2,500.00 and a daily overall limit of \$10,000.00. If you attempt to use Mobile Deposit to initiate a deposit in excess of these limits, we may reject your deposit. You may request an increase to these limits; however, we reserve the right to approve or deny said request.

10. Errors: You agree to immediately notify PSB of any suspected errors regarding check images deposited through Mobile Deposit and in no event later than thirty (30) days after the applicable account statement is sent. Unless you notify us within 30 days, all deposits made through Mobile Deposit shall be deemed correct and you are prohibited from bringing a claim against PSB for such alleged error.

11. Errors in Transmission: By using Mobile Deposit you accept the risk that a check image may be intercepted or misdirected during transmission. PSB bears no liability to you or others for any such intercepted or misdirected check images or information disclosed through such errors.

12. Fees: You are responsible for paying fees associated with the use of Mobile Deposit. The applicable fee may change from time to time and notice will be provided in accordance with applicable law. You may also request a copy or view our schedule of fees at any time at psbbanks.com. PSB will collect the fees by debiting the account into which the deposit was made.

13. Warranties and Indemnification: You warrant to PSB that:

- You will comply with terms and conditions of this Agreement and the account agreements governing the accounts and all applicable rules, laws, and regulations;

- All information you provide to us is accurate and true; and
- You are not aware of any factors that may impair the collectability of any check image transmitted for deposit.

You agree to indemnify and hold harmless PSB from any loss for breach of this warranty provision.

14. Cooperation: You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of claims, including providing, upon request and without further cost, any originals or copies of checks deposited through the Mobile Deposit Service in your possession and your records relating to such checks and transmissions.

15. Termination: PSB, or you, may terminate the Mobile Deposit Service at any time and for any reason. If Mobile Deposit is terminated, you will continue to be liable for all checks accepted during use of the Mobile Deposit Service.

BILL PAYMENTS: You may make payments through Bill Payment Service (“BP Service”) to any business, person, or professional (“Payee”) that has an address which can be verified. Bill payments may be made only to Payees with a United States payment address. We reserve the right to refuse to accept any bill payment transaction. Bill payments for alimony, child support, taxes, government fees, or court ordered payments may not be accepted. You can make these payments, but BP Service does not guarantee that it will be accepted or posted in a timely fashion. You must do so at your own risk.

Bill payments will be sent to the Payee either electronically (e-Payment) or by paper check mailed to the Payee via the U.S. Postal Service. e-Payments will be sent to the Payee either electronically via ACH or by some other electronic delivery method. The choice of delivery method is solely at the discretion of BP Service. Checks, e-Payments, and withdrawal orders of any kind can be drawn on your account in any order. You should be aware that other transactions (such as ATM, telephone banking, on-line transfer or in-branch withdrawals) may affect the amount of funds available to make your payment.

When you schedule a bill payment transaction, you authorize PSB to reduce the account balance accordingly. If the available balance in the account is not sufficient to make payments you have authorized, we may either refuse to pay the item or make the payment and thereby overdraw the account. In either event, you are responsible for any insufficient funds and overdraft charges that may be imposed, as stated in our fee and disclosure statements. We reserve the right to refuse to honor a payment request that may reasonably appear to be fraudulent or erroneous.

When a bill payment is scheduled, an estimated delivery date is given based on the method of delivery being used to make the payment. However, payments should be scheduled far enough in advance of the business day on which a bill payment is due to ensure that BP Service has sufficient time to process and deliver the payment and to account for additional days for the Payee to post the payment. PSB is not responsible for payment delivery delays caused by the U.S. Postal Services or payment processing delays after the Payee has received payment. PSB is not responsible for finance charges, interest, indirect, incidental, special or consequential damages related to any late payment.

BP Service may be used to authorize automatic recurring Bill Payments of repetitive bills. You may schedule recurring payments to be automatically initiated for a fixed amount on a weekly, biweekly, monthly, quarterly, or annual basis. The day on which the payment is to be sent is referred to as the “Date/Recurrence.” You will be given a choice, when a payment Date/Recurrence falls on a non-business day, whether payment will occur on the prior business day or the following business day. You are responsible for choosing the option that is best suited for the payment type and payee and PSB is not responsible for finance charges, interest, indirect, incidental, special or consequential damages related to any late payment due to your selection.

Deleting Payments: If you have scheduled a bill payment and would like to cancel the payment, you must do so before the payment is processed. The time varies based on the settlement method being used for the payment. If you cannot access the online banking service to request that the payment be deleted, please contact PSB for further assistance.

Stopping Payments: Once an e-Payment has been processed, you CANNOT delete or cancel. You *may* be able to stop a bill payment only if it has been paid by a paper check. To stop an online paper payment, contact our customer service department. *We will only be able to stop the on-line check payment if the paper check has not cleared and we are able to process the stop payment request before the check clears.* To be effective, this type of stop payment request must precisely identify the name of the Payee, the Payee-assigned account number, payment amount and the date you scheduled the payment to be processed. If you call, we will also require you to put your request in writing and get it to us within fourteen (14) calendar days after you call. We will charge your account our regular fee for each stop payment order you give. PSB will not be responsible for failing to act on a stop payment if you do not give us the correct Payee information or if we do not have a reasonable opportunity to process the stop payment order.

You are responsible for paying fees associated with the use of BP Service. The applicable fee may change from time to time and notice will be provided in accordance with applicable law. You may also request a copy or view our schedule of fees at any time at psbbanks.com. This fee will be collected by debiting the account identified within the BP Service.

COMMUNICATIONS WITH PEOPLES STATE BANK: You may contact us via the email at support@psbbanks.com or by contacting your local branch via telephone, fax, mail, or in person:

Manhattan

2401 N Seth Child Rd
Manhattan, KS 66503
P: 785-537-4448
F: 785-537-6178

Manhattan

9370 E US Hwy 24
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Oakley

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Hill City

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