

**Please read this agreement carefully before filling out the application at the bottom of this page.**

**Introduction**

This Internet Banking Agreement and Disclosure governs your use of Internet Banking and Mobile Banking. Throughout this web site and mobile app the TSB's Internet Banking and Mobile Banking Service Agreement will be referred to as "Agreement". By using Internet Banking and Mobile Banking, you agree to all the terms of this Agreement. Please read it carefully and keep a copy for your records.

**Definitions**

You or Your - The person(s) subscribing to or using Internet Banking and Mobile Banking.

We, Us, or Our - Refers to Templeton Savings Bank and any agent, independent contractor, designee, or assignee Templeton Savings Bank may involve in the provision of Internet Banking and Mobile Banking.

Business Day - Any calendar day other than Saturday, Sunday, or any holidays recognized by Templeton Savings Bank.

Business Day Cut-Off - Templeton Savings Bank offices are located in Templeton, Iowa and Manning, Iowa, we base our business day on the Central Daylight Time zone. For posting purposes, the bank will process all transactions completed by 2:00 PM on that business date. Transactions completed after 2:00 PM, including transfers, will be processed on the following business day.

Privacy Statement - Templeton Savings Bank understands how important privacy is to our customers. We have taken steps to insure your security and privacy for your personal and financial dealings with the bank. Our customer privacy statement can be obtained by clicking on the following link = <http://www.templetonsavingsbank.com/Main%20Folder/Privacy%20policy%20new.htm>

**About Internet Banking and Mobile Banking**

Templeton Savings Bank's Internet Banking and Mobile Banking consist of an online banking web site and mobile apps that provides a complete array of financial services to its customers.

The Internet Banking system and Mobile Apps that are accessible by Templeton Savings Bank's customers over the Internet and cellular networks currently consists of:

- |                                   |                               |
|-----------------------------------|-------------------------------|
| Account Inquiries, balances, etc. | Secure Applications           |
| Secure E-mails & file transfers   | View Detailed Transactions    |
| Account transfers                 | Payments to our loan accounts |
| Mobile Deposit Capture            |                               |

**Internet Security Information**

In addition to the security measures described above, there may be other security notices posted on the website/apps regarding security issues. It is your responsibility to read all applicable notices. One of the main security features guarding the use of the Internet Banking system and the Mobile Apps are the unique combination of your User ID & Password. Mobile apps also include fingerprint and facial recognition on certain devices. It is important that you keep your User ID & Password secret. We will not be liable for any losses resulting from your permitting other persons to use your User ID & Password to access the system. Templeton Savings Bank will not at any time ask for your User ID or Password.

If you have more questions about our security systems for conducting transactions safely over the Internet, contact TSB's Internet Banking department at (712)669-3322.

**Registration Process**

The Internet Banking service and Mobile Apps require that the customer complete the initial registration process. This involves completing a secure online application that will identify your Templeton Savings Bank location and all the information that we will need to enable the service. The Internet Banking department will verify the information you submitted for accuracy and authorizations. You will be notified when your account has been activated. The bank may research the customer's request for an account and validate the customer's confidential information.

### **Log-On Security**

To help prevent unauthorized access and ensure the security of your accounts, we will end your online session if we have detected no activity for 10 minutes. This is to protect you in case you accidentally leave your computer/phone unattended after you logged on. When you return to your computer/phone, you will be prompted to re-enter your password and your session will continue where you left off.

Because your User ID and Password are used to access your accounts, you should treat it as you would any other sensitive personal data. You should carefully select a User ID and Password that is hard to guess. Keep your User ID and Password safe. Memorize your User ID and Password and never tell it to anyone. We recommend changing your Password occasionally, such as every 90 days. This can be done at any time after you logged on under "change Password." The bank will never ask the user for their internet banking password. Verify the website address when logging in to make sure you are on the Templeton Savings Bank website or Templeton Savings Bank Apps.

### **Accounts**

You may request access to any account that you are a primary or secondary owner. If you desire services that allow you to initiate payments or transfers from the account, you will need the required withdrawal authority over the account to be able to complete the transaction. By using the service, 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 system. If the accounts added to the service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your User ID and Password, finger print, or facial recognition are authorized unless we have been notified to cancel the service.

### **Fees for Internet Banking Service and Mobile Banking**

The Internet Banking/Mobile Banking services is available to our existing personal and commercial account customers at no monthly charge for all the account information services and transfers.

### **Cancellation of Internet Banking and Mobile Banking**

Your Internet Banking/Mobile Banking may be canceled at any time by Templeton Savings Bank 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 approved by the system prior to the cancellation, and for any other fees associated with the service. After cancellation, service may be reinstated once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. In order to reinstate services, you must call Internet Banking Service Support at (712) 669-3322.

### **Balance Inquiries**

You may use Internet Banking/Mobile Banking to check the balance of your accounts and to transfer funds between your accounts.

Balances shown in your accounts may include deposits subject to verification by us. The balance may also differ from your records due to deposits in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. If you have further questions, contact Templeton Savings Bank (712)669-3322.

The balances are updated periodically and the system will display the most current date on the accounts list/detail page. There may be situations that cause a delay in an update of your balances. The system will use the most current balance available at the time of a transaction to base our approval.

### **Special Information about Address Change, Secure E-Mail & Secure File Delivery Services**

The system includes several options that provide a means to securely forward your request to us for processing. Generally, requests received from the system will be processed within two business days using procedures that would handle similar requests received by mail or fax. If urgent action is required, we recommend that you contact the Bank by phone, or stop in and inform a Bank representative.

### **Notice of Your Rights and Liabilities**

Notify us immediately if your User ID or Password or phone have been compromised, lost, stolen or used without your authorization. Failure to notify us immediately could result in the loss of all money accessible by the User ID & Password. Telephoning us at (712) 669-3322 is the best way of limiting your possible loss. You could lose all the money in your account (plus your maximum overdraft line of credit, if you have one).

If we are notified within two (2) business days after you discover that your User ID or Password has been compromised, lost or stolen, you can lose no more than \$50 if someone used it without your permission. If you do not notify us within two (2) business days, and we can prove we could have prevented someone from using the User ID or Password without your permission, you could lose as much as \$500.

If your statement shows unauthorized transfers, notify us within 60 days after the statement is mailed to you or viewed on your computer. After 60 days, if we can prove that we could have stopped someone from taking the money if we had been told, you may not get back any money from us. If a good reason, (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods to a reasonable time.

### **Errors and Questions**

In cases of errors or questions concerning transactions completed with Internet Banking/Mobile Banking, do one of the following, as soon as possible:

1. Telephone Internet Banking Service/Mobile Banking Support at (712) 669-3322; or
2. Write to TSB Internet Banking/Mobile Banking at PO Box 98, Templeton, IA 51463.

We must hear from you within 60 days after you receive the first statement or notification in which the error or problem appeared. Please include the following information:

1. Name
2. Account Number and your User ID
3. Description of the error or what you are unsure about, plus an explanation of why you believe it is an error or why you need more information.
4. Tell us the amount of the error.

We will tell you the results of our investigation within ten (10) business days after we hear from you. If we need more time we may take up to 45 business days to investigate. If we choose to take up to 45 business days, we will give you a provisional credit to your account within ten (10) business days. If we decide there was no error, we will furnish you with a written explanation within three (3) business days after the investigation is complete.

### **Disclosure of Account Information to Third Parties**

Information to third parties about your account(s) or the transaction(s) you make will only be disclosed if at least one of the following applies:

1. It is necessary to complete a transaction.
2. To verify the existence and condition of your account to a third party such as a credit bureau or merchant.
3. To comply with a governmental agency or court order.
4. If permission is given to us by you, which we may require in writing.
5. To collect information for internal use, the use of our service providers, and our servicing agents and contractors concerning our electronic funds transfer service.
6. It involves a claim by or against us concerning a deposit to or withdrawal from your account.
7. Where otherwise required or permitted under state or federal laws and/or regulations.

### **No Signature Requirements**

When any payment or other on-line service generates items to be charged to your account, you agree that we may debit the designated account, or the account on which the item is drawn, without requiring your signature on the item and without any notice to you.

### **Virus Protection**

Templeton Savings Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PC/mobile device using a reliable virus product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

### **Termination**

You may terminate the use of Internet Banking/Mobile Banking by contacting Templeton Savings Bank in writing by mail, e-mail, or personal delivery to Templeton Savings Bank. If your account is closed or restricted for any reason, Internet Banking accessibility will automatically terminate.

### **Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State of Iowa.

### **Assignment**

This agreement may not be assigned to any other party by you. We may assign or delegate, in part or whole, to any third party.

**Amendments**

Terms and conditions of this agreement may be amended in whole or part at any time within 30 days written notification prior to the change taking effect. If you do not agree with the change(s), you must notify us in writing prior to the effective date to cancel your access. Amendments or changes to term(s) and/or condition(s) may be made without prior notice if it does not result in higher fees, more restrictive service use, or increased liability to you.

**Privacy Notice of the Templeton Savings Bank  
Statement on the Privacy of Customer Information**

The Templeton Savings Bank collects, retains, and uses information about individual customers only when we believe it would be useful (and allowed by law) in administering our business to provide products, services, and other opportunities to customers. This information is obtained from application information, transaction information, and consumer report information.

We restrict access to nonpublic personal information about you to those bank employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The Templeton Savings Bank makes disclosures to third parties only as permitted by law.

**Entire Agreement**

This Agreement supplements any other agreements or disclosures related to your account(s), including the Deposit Account Agreement and Disclosures. If there is a conflict between this Agreement and any others, or any statements made by employees or agents, this agreement shall supersede.

By clicking agree you will be leaving Templeton Savings Bank's website/app. Templeton Savings Bank is not responsible for pages linked from this page. The customer should be aware that when they click on certain links they are leaving Templeton Savings Bank's website/app to another organization's web page. If you wish to contact us by email be aware that you may be revealing personal information about yourself (name, organization, etc.). The customer should be aware that this transfer of personal information by E-mail is not secure. We will use this information only to respond to your comments or questions. We will not share that information with anyone outside our Bank unless the law dictates so. Templeton Savings Bank takes every step necessary to insure the quality of the information on this website, but we do not guarantee the accuracy of the data.