

Internet Banking Services Terms and Conditions

GENERAL. This agreement applies to various online banking services, including The Cecilian Bank Mobile Banking Application service. You, your, or user means each person agreeing to, using, or accessing these services at The Cecilian Bank. We, our, us or TCB means The Cecilian Bank. When you use, or you permit any other person(s) to use, any part of these services, you agree to the terms and conditions of this Agreement. (This agreement and the services are also subject to other agreements between you and us, including Deposit Account Agreement and Funds Availability Policies. In case of conflict, this Agreement will take precedence.) We may limit the type, frequency, and amount of transfer/transactions for security purposes and may change or impose the limits without notice, at our option.

1. **ELIGIBLE ACCOUNTS.** To access your accounts using these services, you must have an eligible account. Eligible accounts for online and/or mobile banking include The Cecilian Bank checking accounts, savings accounts, money market accounts, Certificate of Deposits, IRA(s) as well as consumer loan accounts. Deposit and loan accounts that have a common signer for withdrawals or a common borrower may be linked for access purposes.

TYPES OF SERVICES. See Electronic Fund Transfers Your Rights and Responsibilities, sections E and F, located in this agreement. All services may not be available to all users. Other services may be available or may be added in the future. We reserve the right to modify the scope of the services at any time.

2. **BUSINESS DAYS/HOURS OF OPERATIONS.** Business days are Monday through Friday, except Federal Holidays. We require that all transactions be performed on a Business Day. Transactions entered on our website or mobile banking application on or before 5:00 P.M. CST/6:00 P.M. EST will be posted on the same day. Transactions entered on our website mobile banking application on weekends; federal holidays or after 5:00 P.M. CST/6:00 P.M. will be posted by the end of the next business day.
3. **EQUIPMENT REQUIREMENTS.** You are responsible for obtaining, installing, maintaining and operating all necessary hardware, software, and Internet access services necessary for performing online services. We will not be responsible for failures from malfunctions or failure of your hardware, software or any Internet access services.
4. **USE OF SERVICES – MOBILE BANKING.** The availability, timeliness and proper functioning of Mobile Banking depends on many factors, including your Wireless Device location, wireless network availability and signal strength, and the proper functioning and configuration of hardware, software and your Wireless Device. Neither we, nor any of our service providers, warrant that the App will meet your requirements or operate without interruption. Neither we, nor our service providers, shall be liable for any loss or damage caused by unavailability or improper functioning of TCB Mobile, or for any actions taken in reliance thereon, for any reason, including service interruptions, inaccuracies, delays, loss of data or loss of personalized settings.

TCB Mobile is provided “As Is” without warranty of any kind, express or implied including, but not limited to warranties of performance or merchantability or fitness for a particular purpose or non-infringement or any other warranty as to performance, accuracy or completeness.

Neither The Cecilian Bank nor our service providers are liable for failures to perform our obligations under this Agreement resulting in fire, earthquake, flood or any failure or delay of any transportation, power, computer, or communications system or any other or similar cause beyond our control.

We reserve the right to modify TCB Mobile at any time. In the event of any modifications, you are responsible for making sure you understand how to use TCB Mobile as modified. We will not be liable to you for any losses caused by your failure to properly use the App or your Wireless Device.

When an updated version of TCB Mobile is available, you will be notified of the update via an alert in the app store of your device. Simply update and you may continue use of TCB Mobile.

5. **RELATIONSHIPS TO OTHER AGREEMENTS.** You agree that when you accept this Agreement, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours, including service carrier or provider (e.g. AT&T, Verizon, Sprint, etc.) and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations, and restrictions which might impact your use of TCB Mobile (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of TCB Mobile, including while downloading the software or accessing or using TCB Mobile), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile device service carrier or provider is responsible for its products and services and that any issues that arise regarding such products and services will be resolved with the carrier or provider.

The accounts you access using TCB Mobile continue to be subject to the terms and conditions of The Cecilian Bank's Deposit Account Agreement, Truth-in-Savings Agreement, Electronic Funds Transfer Agreement, Internet Banking and Bill Pay Terms and Conditions or other applicable account disclosures with us.

Neither we nor any of our service providers assume responsibility for the operations, security, functionality or availability of any related network, wireless device, or mobile network you utilize to access TCB Mobile.

6. **ACCESS AND SECURITY CODES.** To help enhance your security while utilizing internet banking and related services, we recommend that you follow some general safety guidelines:
- Never walk away from your computer or device while logged on to this service.
 - Memorize your user ID and password.
 - Do not share access information with anyone.
 - Avoid using personal information for passwords.
 - Never give your access information to somebody else, even if they identify themselves as a Cecilian Bank employee. Under no circumstances do we need your access information.
 - Notify us immediately if you believe your access information has been lost or stolen.

The above list of security measures is not an all-inclusive list and may not prevent all types of theft; however, when practiced diligently theft occurrences will be reduced.

Other Deceptive Measures to Gain Account Access:

- The FDIC will not directly contact bank customers by phone or email (especially related to ACH and Wire transactions, account suspension, or security alerts), nor does the FDIC request bank customers to install software upgrades. Such messages should be treated as fraudulent and the account holder should permanently delete them and not click on any links.
- Messages or inquiries from the Internal Revenue Service, Better Business Bureau, NACHA, and almost any other organization asking the customer to install software, provide account information or access credentials is probably fraudulent and should be verified before any files are opened, software is installed, or information is provided.
- Phone calls, text messages, or emails requesting sensitive information are likely fraudulent. If in doubt, account holders should contact the organization at the phone number the customer obtained from a different source (such as the number they have on file, that is on their most recent statement, or that is from the organization's website). Account holders should not call phone numbers (even local prefixes) that are listed in the suspicious email or text messages.

The risk of loss resides with the account holder if a fraudulent payment order is received by the bank in compliance with the bank's normal security procedures.

7. **TERMINATION OR DISCONTINUATION.** In the event you wish to discontinue any or all of these services, we may require you to contact us in writing. Written notice of service discontinuance must be supplied 10 Business days prior to the actual discontinuance date and must be mailed or faxed to:

The Cecilian Bank
227 West Dixie Ave
Elizabethtown KY 42701
Ph: 270-982-4822

We reserve the right to terminate your use of the services in whole or in part at any time. Neither termination nor discontinuation shall affect your liability or obligations under this agreement.

8. **MISCELLANEOUS.**

- In the event of a dispute regarding the services, you and we agree to resolve the dispute by using the terms and conditions contained in this agreement, in addition to the Deposit Account Agreement and Funds Availability Policy, as they may be amended from time to time.
- You agree that anyone with an ownership interest in your accounts, including joint accounts, may access those accounts, unless we are instructed to the contrary.
- Our failure to exercise or enforce any right or provision of this Service Agreement shall not constitute a waiver of such a right or provision unless acknowledged and agreed to by us in writing.
- This agreement shall be governed by and construed in accordance with the laws of the United States and, to the extent state law applies.

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read the disclosure carefully; it tells you your rights and obligations for these transactions. Keep this notice for future references.

ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT

Your rights and responsibilities as a consumer who uses electronic fund transfer (EFT) deposit account services are defined by the Electronic Fund Transfer Act (15 U.S.C. 1693, et seq.) and Regulation E of the Federal Reserve Board. One requirement of this ACT and of the Regulation is that all financial institutions must make certain disclosures to EFT users. All financial institutions and their customers are affected by these regulations. Your receipt of this Statement along with your first use of any electronic device or service will constitute a binding contract between you and The Cecilian Bank. We recommend that you keep this Statement with your banking records for future reference.

TYPES OF TRANSFERS, FREQUENCY, AND DOLLAR LIMITATIONS

A. Prearranged Transfers

- Preauthorized credits: You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Preauthorized payments: You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

B. Telephone Transfers

You may access your account(s) by telephone at (800) 530-8554 using a touch tone phone, your account number(s), and a PIN (personal identification number) to:

- Transfer funds from checking or savings to checking, savings, or money market account(s)
- Make payments from checking, savings, or money market to loan accounts with us
- Get checking and/or savings account(s) information
- Get tax information on interest earned or paid on your account(s)
- Verify the last date and amount of your payroll to determine if a certain check has cleared

C. ATM Transfers

You may access your account(s) at an ATM by using your ATM card and/or Visa® Debit card and PIN to:

- Get cash withdrawals from checking and/or savings accounts
- Transfer funds from checking or savings to checking or savings
- Get checking and/or savings account(s) information

Note: These services may not be available at all ATMs.

D. Point-Of-Sale Transactions

Using your card you may access your checking account to:

- Purchase goods or pay for services (in person, by phone, by computer)
- Get cash from a merchant if the merchant permits or from a participating financial institution, and
- Do anything that a participating merchant will accept

E. Internet Banking Transfers

You may access your account(s) by computer by going to www.thececilianbank.com and logging in using your online banking user ID and password to:

- Transfer funds from checking or savings to checking, savings, or money market account(s)
- Make payments from checking, savings, or money market to loan accounts with us
- Get checking and/or savings account(s) information
- Make unlimited transactions through online Bill Payment

F. Mobile Browser Internet Banking and Mobile Application Transfers

You may access your account(s) through a web-enabled mobile device by going to www.thececilianbank.com or by using the mobile application and logging in using your online banking user ID and password to:

- Transfer funds from checking or savings to checking, savings, or money market account(s)
- Make payments from checking to loan accounts with us
- Get checking and/or savings account(s) information
- Make payments from checking to payees through Bill Pay

Note: You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with you cell phone provider for details on specific fees and charges.

G. Electronic Fund Transfers Initiated By Third Parties

You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be a one-time occurrence or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit. Thus, you should only provide your financial institution and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Electronic check conversion: you may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or bills.
- Electronic returned check charge: You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds, this can occur when

a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt).

GENERAL LIMITATIONS

In addition to those limitations on transfers described elsewhere, if any, the following limitations apply:

- There are daily limits on the dollar amounts of withdrawals you may make on your designated accounts when funds are available (includes overdraft line of credit) at ATM terminals, point of sale (POS) transactions and cash advances each day. Your The Cecilian Bank ATM Card may be used as frequently as you like up to your limit each day. Your Visa® Debit Card may be used for ATM withdrawals and POS transactions. Your Visa® Debit Card has an ATM dollar limit each day and a POS dollar limit each day.

During any interruption of an electronic funds transfer service, the dollar amount and frequency may be reduced.

Transfers or withdrawals from a savings or money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order of instruction, computer transfer, by check, draft, debit card or similar order to a third party, are limited to 6 per statement cycle or calendar month.

If you exceed the transfer limitations set forth, your account shall be subject to:

- \$10.00 per item for excess transactions on a money market account (excess of 6 per month)
- \$5.00 per item for excess transactions on a savings account (excess of 3 per month)
- Possible closure

FEES

- Customers whose accounts are set up to use auto transfer capabilities for overdraft protection will be charged a fee of \$2.00 per transfer.
- Customers who have signed up for online Bill Pay and do not pay at least 1 bill per month will be charged a fee of \$5.95 for every month a bill is not paid through Bill Pay.

Except as indicated in Fees and General Limitations, we do not charge for electronic fund transfers.

SERVICE CHARGES FOR ELECTRONIC FUND TRANSFERS

Usage of a The Cecilian Bank ATM is free when accessed by a Visa® The Cecilian Bank Debit or ATM Card. Usage of a non-Cecilian Bank ATM will result in a per transaction fee by the owner of the ATM only. Fees (when applicable) will be automatically assessed against your checking or savings account. For further information concerning fees, consult our schedule of fees. If you have questions or problems regarding electronic banking with your Card or PIN, please call or visit any of our banking centers.

DOCUMENTATION

A. Terminal Transfers

You can get a receipt at the time you make a transfer to or from your account using an ATM or point-of-sale terminal. You may not get a receipt of the amount of the transfer if it is \$15.00 or less.

B. Preauthorized Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the number listed at the bottom of this disclosure to find out whether or not the deposit has been made.

In addition, you will get a monthly account statement from us, unless there are no electronic fund transfers in a particular month. In any case you will get a statement at least quarterly.

PREAUTHORIZED TRANSFERS

Right to Stop Payment

If you have authorized us to make regular payments from your account, you may stop any of these payments by calling or writing. We must receive this request at least three (3) business days before the payment is scheduled to be made. If you call, we will require that you put your request in writing and forward to us within fourteen (14) calendar days. We will charge your account thirty-two (\$32) dollars for each stop payment. You may call or write

us at the telephone number or address listed at the end of this disclosure. A Visa® Purchase or an Electronic Bill Payment through The Cecilian Bank Bill Payment system cannot have a stop payment placed.

Bank Liability to Stop Payment

If you notify us to stop a preauthorized payment at least three (3) business days before the payment is scheduled and we do not do so, we will be liable for your losses or damages.

Notice of Varying Amounts

If regular preauthorized payments vary in amount, the person you are going to pay will tell you at least ten (10) days prior to the date the payment will be made and the dollar amount. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

FINANCIAL INSTITUTION'S LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable if, for instance:

1. Through no fault of ours, you do not have enough money in your account to make the transfer;
2. The transfer would go over the credit limit on your overdraft line;
3. The ATM where you are making the transfer does not have enough cash;
4. The terminal or system was not working properly and you knew about the breakdown when you started the transfer;
5. Circumstances beyond our control such as fire or flood prevent the transfer, despite reasonable precautions that we have taken; or
6. There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION

We may disclose information to third parties about your account or transfers you make under the following circumstances:

1. It is necessary for completing transfers;
2. In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant;
3. To comply with government agency or court order;
4. If we close your account due to deficient balance, excessive overdrafts, or to protect or enforce our legal rights; or
5. If you give us your written permission.

UNAUTHORIZED TRANSFERS

A. Consumer Liability

Tell us at once if you believe your card and/or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum allowable overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or PIN you can lose no more than \$50.00 if someone used your card and/or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, PIN or other means, tell us at once. If you do not tell us within 60 days after the statement was delivered to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a valid reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Visa® Debit Card: Additional limits on liability are \$0.00. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number (PIN) which are not processed by VISA®, or to commercial cards. Visa® is a registered trademark of Visa® International Service Association.

B. Contact in Event of Unauthorized Transfer

If you believe your card and/or PIN has been lost or stolen or a transfer has been made using the information from your check without your permission, call or write us at the telephone number or address listed at the end of this disclosure.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. The following information will be needed:

1. Tell us your name and account number (if any);
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
3. Tell us the dollar amount of the suspected error;
4. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days;
5. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have 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 within ten (10) business days, we may not credit your account.
6. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.
7. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and reverse any provisional credit that was given. You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION

Notice Regarding Non-VISA® Pinless Debit Card Transactions

The Cecilian Bank allows non-Visa® debit transaction processing. This means you may use your Visa® Debit Card on a PIN-debit network without using a PIN to authenticate your transaction. The non-Visa® debit networks for which such transactions are allowed are NYCE and PULSE.

Examples of the types of actions you may be required to make to initiate a Visa® point of sale transaction on your Visa® Debit Card include: signing a receipt, providing a debit card number over the phone or via the internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of action you may be required to make to initiate a transaction on the PIN-debit network include: Initiating a payment directly with the biller (possible via telephone, internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN. Please be aware that the Terms and Conditions of your agreement with us relating to Visa® debit

transactions DO NOT apply to Non-Visa® debit transactions. Visa®'s zero-liability program is not applicable to transactions processed on a PIN-debit network.

VISA ACCOUNT UPDATER (VAU)

VAU is an account updating service in which your card is automatically enrolled. When your card(s) expire, are lost or stolen and new cards are issued, the service may update relevant card data (card numbers and expiration dates) to appropriate merchants who participate in an effort to facilitate uninterrupted processing of your recurring charges. This service provides updates to a Visa database only. The database is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments. This service is provided as a free benefit to you. If at any time you wish to opt-out of the VAU service or if you have any questions, please call (270)982-4822.

<p>The Cecilian Bank 1808 N Dixie Ave Elizabethtown, KY 42701 (270) 982-4822 www.TheCecilianBank.com</p> <p>Business Days: Monday – Friday (Excluding Federal Holidays)</p>	<p>Hardin, Meade County & Irvington Banking Centers</p> <p>Lobby Hours Monday – Thursday 9AM-4PM EST Friday 9AM-6PM EST</p> <p>Drive-Thru Hours Monday – Thursday 8AM-5PM EST Friday 8AM-6PM EST</p>	<p>Grayson and Breckinridge County Banking Centers</p> <p>Lobby and Drive-Thru Hours Monday – Thursday 8AM-4PM CST Friday 8AM-5PM CST</p>
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BY CLICKING "OK", I AGREE TO THE CECILIAN BANK INTERNET BANKING TERMS AND CONDITIONS THAT HAVE BEEN PROVIDED TO ME ELECTRONICALLY BY THE CECILIAN BANK.