

Citizens Bank
Citizens eBanking Online Access Agreement and Disclosure

This Agreement, which includes the Citizens eBanking Online Banking Fee Schedule, is a contract establishing the rules, which cover your electronic access to your accounts at Citizens Bank ("BANK") through Citizens eBanking ("SYSTEM"). By using SYSTEM, you accept all terms and conditions of this Agreement. Please read it carefully. The terms and conditions of the Account Agreement and disclosures for each of your BANK accounts as well as your other agreements with BANK such as loans continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is also subject to applicable federal laws and the laws of the State of Oregon (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and BANK's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with Citizens eBanking Online Banking Fee Schedule, constitutes the entire agreement between you and BANK with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein. I understand that my acceptance of the terms, conditions, and fees set out in this Agreement are implied unless I notify the Bank in writing within 10 days of receipt. By accepting this Agreement, you agree that the Citizens eBanking Online Access Agreement and Disclosure, as amended from time to time according to its terms, will govern all transactions involving the services of Online Banking, Bill Pay, Mobile Banking, Mobile Deposit, Text Mobile Banking, and eStatement/eNotice. You agree to notify Citizens Bank of any changes to your email address. You authorize Citizens Bank to honor all transactions using your Login ID and password.

System Hardware and Software Requirements

To use the SYSTEM, you must have a computer or device equipped with access to the Internet. You are responsible for the selection, installation, maintenance, and operation of your computer, device and software. We are not responsible for any errors, failures, or malfunctions of your computer, device or software, or for any virus or related problems that may occur with your use of this SYSTEM. You are responsible for ensuring that your computer, device and software are compatible with our SYSTEM. We reserve the right to change our SYSTEM requirements from time to time. To utilize our SYSTEM, you must have one active account with us. To utilize our Bill Pay or Cash Management Services through our SYSTEM, you must have an active checking account with us.

Hardware Minimum Requirements

	Windows	Mac OS
Operating System	Windows 7 and later	Mac OS X 10.8.5 and later.
CPU	Intel 1.3 GHz processor or equivalent	PowerPC G4, PowerPC G5, or Intel processor
Memory	256 MB of RAM	256 MB of RAM
Hard drive	*500 MB of Hard-disk space	*500 MB of Hard-disk space
Additional Requirements	A printer is needed if you wish to create paper copies for your records.	

*Additional space may be required.

Software Minimum Requirements

You must have the most current browser of Internet Explorer, Firefox, Chrome or Safari, and Adobe Acrobat Reader 9 or later is needed. After enrollment, you may check our list of Supported Browsers, which can be located within the Citizens Bank Login to Online Banking webpage.

Definitions

As used in this Agreement, the words "we", "our", "us" and "BANK" mean Citizens Bank. "You" and "your" refer to the account holder enrolled by BANK to use SYSTEM under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through SYSTEM. "Account" or "accounts" means your accounts at BANK.

"Electronic fund transfers" means ATM withdrawals, pre-authorized transactions, point of sale transactions and transfers to and from your BANK accounts using SYSTEM including bill payments. "SYSTEM Services" means the Services provided pursuant to this Agreement, including the Bill Payment Service, eStatement Service, Mobile Banking Service, Text Banking Service, Mobile Deposit Service and Cash Management Service. "Business days" means Monday through Friday. Holidays are not included.

Internet Security Information

Our SYSTEM utilizes a comprehensive security strategy to protect accounts and transactions conducted over the Internet. In addition to our login security, we use SSL (secure socket layer) encryption technology for everything done in the SYSTEM. Your browser automatically activates this technology when it attempts to connect to our SYSTEM and it will support 128-bit key lengths. Whenever SSL is securing your communications, the browser will typically indicate the "secure session" by changing the appearance of a small padlock icon from open to lock. What this means to you is that your communications are scrambled from your browser to our servers at all times, so no unauthorized party can read the information as it is carried over the Internet. Additionally, our servers have been certified by a "Certificate Authority" to assure you that you are actually talking to our servers instead of someone pretending to be us.

During your use of the SYSTEM, we will pass a "cookie" to your browser to identify you. We do not (and cannot) use our cookies to obtain new information about you. A "cookie" is security data given to a browser by a web server and returned by the browser on subsequent transmissions to identify the user and encryption information. When you log onto the SYSTEM, this cookie enables us to process multiple transactions during the session without you having to provide your Username/Online Banking ID and password for each individual transaction. After 10 minutes or when you log off, the session cookie is removed. A new cookie is used for each session, so that no one can use the cookie to access your account.

Enrollment Process

Business or Consumer

The BANK requires the customer to provide everything we will need to enable Online Banking Service. Once we verify the information you submitted for accuracy and authorizations, you will be enrolled in Online Banking Service.

Consumer - Online Enrollment

The BANK requires the customer to enter personal information to verify your identity to enable Online Banking Service. Once the SYSTEM verifies the information you submitted for accuracy, you will be enrolled in Online Banking Service.

If you are a Power of Attorney (POA), Representative Payee, or Court Appointed Guardian/Conservator/Representative on an account and would like to enroll in Online Banking in that capacity, please visit or call your local Citizens Bank Branch. If customer enrolls an account via the Automated Enrollment process that is considered an exception by BANK, BANK may freeze access to the account online in order to ensure customers protection.

Login

Personal Customers username/Online Banking ID and password will be delivered by U.S. Postal Service or provided in person directly to the customer by BANK. Secure Hard Token or Secure Virtual Token are available upon request.

If you enroll through our Consumer Online Enrollment, your username/Online Banking ID and password will be delivered to you electronically at the time of enrollment.

Business Customers will have two options:

- Dual Layer Sign-On
 - Offers the customer the ability to have a distinct username/Online Banking ID and password for their business and for each of the individual users. All users are required to enter the username/Online Banking ID and password for the business and then their individual username/Online Banking ID and password. We will contact you with your Business username/Online Banking ID and temporary password, and your Administrator username/Online Banking ID and temporary password.
- Single Sign-On

- Allows each user to enter one distinct username/Online Banking ID and password to access Online Banking. Secure Hard Tokens or Secure Virtual Tokens are available upon request. Users can download the VIP Access app by Symantec, available from either the Google Play App Store, or from the Apple App Store. We will email each user with a secure link from customerservice@citizensEbank.com to our Online Banking Service where you will create your Single Sign-On ID and password.

Access

To utilize SYSTEM, you must have at least one active account at BANK, access to Internet service and an email address. Username/Online Banking ID/SYSTEM can be used to access only the BANK accounts designated for access by SYSTEM. You can add or delete any of your BANK accounts from this Agreement by contacting your Branch. Access to your accounts through SYSTEM will be based upon the identification of users and authority levels specified by you. We undertake no obligation to monitor transactions through SYSTEM to determine that they are made on behalf of the account holder.

SYSTEM Services

You can use SYSTEM to check the balance of your BANK accounts, view BANK account histories, transfer funds between your BANK accounts, make Citizens Bank loan payments, make stop payment requests, view statements, setup Alerts with options to receive by email, at login or by text (you agree to be solely responsible for all fees, limitations and restrictions, such as text messaging charges, imposed on you by your mobile service provider for uses of or interaction with Alerts), download transactions to Quicken or QuickBooks, activate or report lost or stolen ATM/Citizens Check Cards, view eStatements and eNotices if enrolled in SYSTEM's eStatement/eNotice Service, view accounts on your smartphone or tablet if enrolled in SYSTEM's Mobile Banking Service, make check deposits on your smartphone if enrolled in SYSTEM's Mobile Deposit Service, and pay bills from your BANK accounts in the amounts and on the dates you request if enrolled in SYSTEM's Bill Payment Service. Balance and activity information are available as of 12:00 a.m. Pacific Time for the previous day

Cash Management Service (Business Accounts)

To utilize the Cash Management Service you will need to agree and submit a Cash Management Application to an Officer of the Bank for Approval for Domestic Wire Transfers, ACH services and/or Positive Pay services. To access the ACH services an ACH Origination Agreement is required and/or to access the Positive Pay services a Positive Pay Agreement is required.

Once we have received your signed Cash Management Application, ACH Origination Agreement and/or Positive Pay Agreement, and it has been approved by an Officer of the Bank, We will email each user with a secure link from customerservice@citizensEbank.com to our Online Banking Service where you will create your Single Sign-On ID and password.

Your Secure Token after registration must be used at each Online Banking login after the correct username/Online Banking ID and password are accepted. Secure Tokens create a unique, one-time use access code that positively authenticates your identity and protects your Online Banking with an additional layer of security. Secure Tokens will be required by all users.

Bill Payment Service

When you enroll for this service there are additional Terms and Conditions you will need to read and agree to.

Mobile Banking Service

When you enroll for this service there are additional Terms and Conditions you will need to read and agree to.

Mobile Banking Service on Devices other than Android or iOS

If you are using a Non-Android/iOS Device you may use Mobile Banking Service by going to <https://www.airteller.com/citizensEbank/Auth/Login>. All functionality is available with the exception of Mobile Deposit Service or view Account Statements.

Text Mobile Banking Service

When you enroll for this service there are additional Terms and Conditions you will need to read and agree to.

Mobile Deposit Service

When you enroll for this service there are additional Terms and Conditions you will need to read and agree to.

eStatements and eNotices Service

When you enroll for this service there are additional Terms and Conditions you will need to read and agree to.

New Services

BANK may, from time to time, introduce new SYSTEM Services and/or enhancements to the current service. BANK shall update this Citizens eBanking Online Access Agreement and Disclosure and notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the terms contained in this Citizens eBanking Agreement and Disclosure.

Inactive Accounts

If during a consecutive 180-day period you do not access the Online Banking or Bill Payment services, BANK reserves the right to terminate your access privileges. If you wish to reactivate your Service, you will have to re-enroll for Online Banking.

Hours of Access

You can use SYSTEM seven days a week, twenty-four hours a day, although occasionally some or all SYSTEM Services may not be available due to emergency or scheduled system maintenance. We agree to post notice of any extended periods of non-availability on the SYSTEM website.

Your Password

To begin a session with SYSTEM the user is required to enter their 12 digit Online Banking ID, password, choose an Image, and answer 3 questions upon initial login. Without the proper login, the user cannot see or use any web pages within the SYSTEM. Both your Online Banking ID and password can be changed after your first successful login. For security purposes, you are required to change your password upon your initial login. You will be prompted to change your password every 360 days. Although it is not required, for your safety and security we recommend you change your password every 90 days. You determine what password you will use, with a minimum of 8 characters, including one upper case and one lower case letter, number, and one of the following special characters (!, @, \$, ~, %, *, +, _). The identity of your password is not communicated to us. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth or names of children, and should be memorized rather than written down. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access will be suspended. To re-establish your authorization, you can enable the Password Self-Reset feature in your Online Banking, and then you are able to reset your own password by selecting Forgot Password once you enter your username/Online Banking ID. Otherwise, you must contact us during regular business hours to have your password reset. Upon successful login, the Digital ID from VeriSign, authenticates the user's identity and establishes a secure session with that visitor. Login sessions have a timeout limit and after the limit is reached you are required to login again.

MFA Security

Multi-Factor Authentication (MFA) challenges users for additional information prior to accessing online banking or completing a transaction, based on a risk score or hard rule. MFA authenticates each user to a Web site based on a password and specific positive device forensics and, at the same time, authenticates the site to the user with visual images, offering both parties assurances that they are taking part in a legitimate transaction. To begin a session with SYSTEM the user is required to enter their 12 digit Online Banking ID and password, choose an Image, and answer 3 questions upon your initial login. You determine the Image and answers to the questions; the identity of your MFA Image is not communicated to us. You accept responsibility for the confidentiality and security of your Image, questions and answers. Upon three unsuccessful attempts, your access will be suspended. To re-establish your authorization to use SYSTEM, you must contact us to have your MFA Security reset.

Account Number Masking and Account Aliases

For security reasons complete account number(s) will not appear in your online banking. Account "Aliases" may be defined for the account(s) (i.e., "My Checking") and are used when displaying account information on the screen.

Security

You understand the importance of your role in preventing misuse of your accounts through SYSTEM, and you agree to promptly examine your statement for each of your BANK accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information such as your driver's license number and social security number. You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account. Your password and username/Online Banking ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via SYSTEM is encrypted in an effort to provide transmission security; SYSTEM utilizes identification technology to verify that the sender and receiver of SYSTEM transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the SYSTEM is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and can potentially be monitored and read by others. We cannot and do not warrant that all data transfers utilizing SYSTEM, or email transmitted to and from us, will not be monitored or read by others.

Secure Tokens

Secure Hard Tokens or Secure Virtual Tokens offer an enhanced level of security due to the additional multi-factor authentication involved. Users can download the VIP Access app by Symantec, available from either the Google Play App Store, or from the Apple App Store. The user enters their username/Online Banking ID and password and is then prompted to enter a six digit code from their secure token. This six digit code is considered out-of-band authentication¹. Secure tokens are available to both Consumer and Business Customers upon request.

Fees and Charges

Please refer to the Citizens eBanking Online Banking Fee Schedule. You agree to pay the fees and charges as set forth in the current Fee Schedule for your use of SYSTEM Services. You agree that all such fees and charges will be deducted from the BANK account designated as the "Primary Account". If you close your Primary Account, you must contact us immediately to designate another account as your Primary Account. You agree to pay any additional reasonable charges for services you request not covered by this Agreement. You are also responsible for telephone and Internet service fees incurred in connection with your use of SYSTEM.

Posting of Transfers

Transfers initiated through SYSTEM before 7:00 p.m. Pacific Time on a business day are posted to your account the same day, unless disclosed otherwise. Transfers completed after 7:00 p.m. Pacific Time on a business day or completed on a Saturday, Sunday or banking holiday will be posted on the next business day. SYSTEM identifies a transfer based upon the username/Online Banking ID of the user who made the electronic transfer. You agree to communicate to any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts, in order to avoid overdrafts.

Overdrafts (Order of Payments, Transfers and other Withdrawals)

If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then: (a) Electronic fund transfers involving currency disbursements, like ATM withdrawals, will have priority; (b) Electronic fund transfers initiated through SYSTEM which would result in an overdraft of your account may, at our discretion, be cancelled and (c) In the event that electronic fund transfers initiated through SYSTEM which would result in an overdraft of your account are not canceled, overdraft charges may be assessed pursuant to the terms of the Account Agreement for that account. Checks will be paid in sequential order based on check number.

¹ Out-of-band authentication is a type of two-factor authentication that requires a secondary verification method through a separate communications channel along with the typical ID and password.

Limits on Amounts and Frequency of SYSTEM Transactions

The number of transfers from BANK accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable Account Agreement and disclosure for those accounts. If a hold has been placed upon deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

Disclosure of Information to Parties Outside of Citizens Bank

Citizens Bank recognizes and respects your expectations of privacy. We will take the necessary steps to ensure that information you share with us remains confidential. All BANK employees recognize the privacy concerns of customers and practice sensible "Privacy Safeguards" in their everyday activities. We do not reveal information about our customers, or their accounts, to parties outside the Bank for their independent use unless: 1) to help complete a customer-initiated transaction, 2) to help administer the institution's bona fide business, 3) at the customer's request, 4) the disclosure of information is required, by law (i.e., subpoena), 5) to a reputable information reporting agency (i.e., credit bureau), 6) after the customer has been informed about the possibility of such disclosure through a prior communication and is given the opportunity to decline (i.e., "opt out").

Periodic Statements

You will not receive a separate SYSTEM statement. Transfers to and from your accounts using SYSTEM will appear on the respective periodic statements for your BANK accounts.

Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any SYSTEM Service, increased liability for you, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the SYSTEM website or forward it to you by email or by U.S. Postal Service. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or the entire subject SYSTEM Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable Account Agreement and disclosures.

Electronic Fund Transfers Your Rights and Responsibilities

The Electronic Fund Transfer Disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E. Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Preauthorized Credits

You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized Payments

You may make arrangements to pay certain recurring bills from your checking account(s).

Electronic check conversion

You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you proved your check by other means such as by mail or drop box.

Electronic returned check charge

Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Withdrawals & Transfers

Types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your ATM card and personal identification number or Check Card and personal identification number, to:

- Get cash withdrawals from checking account(s) with an ATM or Check Card
- You may withdraw no more than \$300.00 per day, per card
- Get cash withdrawals from savings account(s) with an ATM or Check Card
- You may withdraw no more than \$300.00 per day, per card
- Transfer funds from savings to checking account(s) with an ATM or Check Card
- Transfer funds from checking to savings account(s) with an ATM or Check Card
- Inquire the account balance of your checking or savings account(s) with an ATM or Check Card.

ATM Operating/Network Fees

When you use an ATM that does not participate in the Money Pass Network you may be charged a fee by the ATM Operator or any other Network used. You may be charged a fee for a balance inquiry even if you do not complete a transaction, purchases including but not limited to stamps, and or movie/concert tickets. Some of these services may not be available at all terminals.

There is a charge of \$1.00 for each withdrawal, transfer, or inquiry made at ATMs that do not participate in the Money Pass Network. There is a charge of \$1.00 for purchases including but not limited to stamps, and or movie/concert tickets at all terminals/ATMs. Some of these services may not be available at all terminals.

Types of Check Card Point-of-Sale Transactions

You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Check Card Point-of-Sale Transactions - Dollar Limitations

Citizens Check Card: You may not exceed \$2,000.00 in your checking account for purchase per day, per card

Currency Conversion and International Transactions

When you use your VISA® branded debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory against Illegal Use

You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card log by, for example, on online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

PIN-LESS DEBIT TRANSACTIONS - Visa®

PIN-LESS DEBIT TRANSACTIONS - Visa®. When you use your card on the Accel network(s) the transaction may be processed as a debit transaction without requiring PIN authentication ("PIN-less"). Transactions that are completed as PIN-less debit transactions will not be processed by Visa® and may post to your account as an ATM or Debit transaction rather than a Visa® purchase. The provisions of the Visa® cardholder agreement that relate only to Visa® transaction are not applicable to non-Visa® transactions.

Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

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Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Online Banking

Types of transfers, dollar limitations, and charges - You may access your account(s) by computer or other devices by logging onto our website at www.citizensEbank.com and using your username/Online Banking ID and password to:

- Transfer funds from savings to checking account(s)
- Transfer funds from checking to savings account(s)
- Transfer funds from checking account(s) to loan
- Transfer funds from savings account(s) to loan
- Get Information about your checking, savings, loan, certificate of deposits (CD), individual retirement account (IRA), safe deposit box account(s)

Fees

We do not charge for direct deposits to any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers

Documentation

- Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using an Automated Teller Machine(ATM) or point-of-sale terminals. However, you may not get a receipt if the amount of the transfer is \$15.00 or less.
- 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 (541) 752-5161 to find out whether or not the deposit has been made.
- Periodic statements. You will get a monthly account statement from us for your transaction accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Place stop payment on SYSTEM, Call or write us at the telephone number or address listed at the end of this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (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.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so we will be liable for you losses or damages.

Financial Institution's Liability

Liability for failure to make transfers. If we do not complete a transfer to or from your account, including a bill payment, on time or the correct amount according to our agreement with you when you have properly instructed us to do so, we will be liable for your losses or damages caused as a result. However, there are some exceptions. We will not be liable for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.
7. If a legal order directs us to prohibit withdrawals from the account
8. If your account is closed, or if it has been frozen.
9. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
10. If you have not provided us with complete and correct payment information for the Bill Payment Service, including, without limitation, the name, address, your payee-assigned account number, payment date
11. If you have not properly followed the on-screen instructions for using SYSTEM

Unauthorized Transfers

(a) Consumer liability.

1) Generally. Tell us AT ONCE if you believe your card and/or code 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. Tell us AT ONCE if you believe your password has been lost, stolen, or used without your authorization, or otherwise compromised or if someone has transferred or may transfer money from your accounts without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, password and/or (PIN), and we can prove we could have stopped someone from using your card and/or code 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, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost 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 good reason (such as a long trip or a hospital stay) kept you from telling us, we shall extend the time periods.

2) Additional Limits on Liability for VISA®-branded debit cards. 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 outside of the U.S., to ATM transactions not sent over VISA® or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. VISA® is a registered trademark of VISA® International Service Association.

The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code or password has been lost or stolen or that someone has transferred or may transfer money from your account 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, including Bill Payments, 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.

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 the suspected error relates to a bill payment made via the SYSTEM Bill Payment Service, tell us the account number used to pay the bill, payee name, the date the payment was sent, payment amount, and the payee account number for the payment in question (this information appears on the Payment History - Payment Inquiry Screen).

If you tell us orally or by email, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for VISA®-branded debit card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA®-branded debit card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Disclaimer of Warranty and Limitation of Liability

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

Customer Assumed Responsibilities

You acknowledge the following: That you understand that your systems can be compromised by Trojans, Viruses, Key loggers, Malware, and spyware to name a few. You also acknowledge that there are other hardware and software threats both internal and external not listed above. Anyone or combinations of those items listed in this paragraph could result in your user names, access codes, and account numbers used by Online Banking services to become available to hackers.

The maintenance of your hardware and software used to accessing Online Banking Services is your responsibility. Furthermore any equipment or software used to access Online Banking Services should be appropriately maintained to insure that information is not being appropriated or compromised in any way. This should include the use of daily updated Anti-Virus, spyware, and Malware software as well as the use of a firewall. There may be related hardware or software as deemed appropriate to protect your systems based on your individual needs.

Virus Protection

The BANK is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their computer or devices using a reliable virus detection 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 or devices.

Your Right to Terminate

You may cancel your SYSTEM service at any time by writing to Citizens Bank, PO Box 30, Corvallis, OR 97339-0030 . Your access to SYSTEM will be suspended within 3 business days of BANK receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

Our Right to Terminate

You agree that we can terminate or limit your access to SYSTEM Services for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any one of your BANK accounts; SYSTEM Service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits
2. Upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account
3. SYSTEM inactivity for 180 days
4. Upon reasonable notice, for any other reason in our sole discretion.

Communications between BANK and You

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

1. Email -You can contact us by email at CustomerService@citizensEbank.com (please note that banking transactions through SYSTEM are not made via email);
2. Telephone - You can contact us by telephone at 541-752-5161 or 1-844-770-7100 outside the Corvallis calling area.
3. Facsimile - You can contact us by fax at 541-766-2298
4. U.S. Postal Service - You can write to us at: Citizens Bank, 275 SW 3rd St., PO Box 30, Corvallis, OR 97339 and
5. In Person - You may visit us in person at any one of our locations:
*Please refer to the Contact Page at www.citizensbank.com

Consent to Electronic Delivery of Alerts and Notices

You agree that any alert, notice, or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including Electronic Fund Transfer Disclosures, may be made electronically by posting the notice on the SYSTEM website or by email. You agree to immediately update any change in your email address in SYSTEM.

Citizens eBanking Online Banking Fee Schedule

Services at No Charge:

- Inquire on account balances
- Transfer between linked Citizens Bank accounts
- Access and print available statements online
- Search for posted checks or deposits into account
- Use of Online Alerts
- Text and Mobile Banking
- Mobile Deposit
- eStatements and eNotices
- ATM/Citizens Check Card Activation, Report Lost/Stolen

Bill Pay Services and Fees:

- Personal Bill Pay
 - Citizens Advantage & Senior Citizens Advantage Accounts, \$2.00 per month. Includes 15 bill payments per statement cycle; over 15, \$0.40 each
 - Senior Budget & NOW Accounts, \$6.00 per month. Includes 15 bill payments per statement cycle; over 15, \$0.40 each
 - Value Account, no monthly fee. Includes 15 bill payments per statement cycle; over 15, \$0.40 each
- Business Bill Pay
 - No Monthly Fee

Secure Tokens

- Secure Hard Token (Initial and Replacement) - \$15.00 each
- Secure Virtual Token (Initial and Replacement) – no charge. Users can download the VIP Access app by Symantec, available from either the Google Play App Store, or from the Apple App Store.

Business Cash Management

- \$20.00 per month
- \$0.50 each ACH item
- \$17.00 each domestic wire transfer

Business Cash Management Secure Tokens

- Secure Hard Token (initial) - no charge
- Secure Hard token (Replacement) - \$15.00 each
- Secure Virtual Token (Initial and Replacement) – no charge

Other Services

- \$28.95 per stop payment request and each renewal
- Research \$20.00 per hour

All charges listed above will be automatically deducted from your designated primary BANK account and will appear on your account statement.

Fees previously disclosed to you in connection with the terms and conditions of each of your BANK accounts continue to apply when using the SYSTEM services. Please refer to the Citizens Bank Personal Banking Brochure and the Business Banking Brochure for a listing of fees associated with those accounts.

All fees associated with installation, maintenance and operation of any software, including fees accessed by your Internet Service Provider or Telephone Company during connection to SYSTEM are the sole responsibility of the customer.

Mailing Address, Telephone Number and Business Days Disclosure:

Citizens Bank

PO Box 30

Corvallis, OR 97339-0030

Toll Free: 844-770-7100

Corvallis local calling area: 541-752-5161

Contact Us (Please do not send sensitive information via e-mail.)

Our business days are Monday through Friday, excluding Federal holidays.

We may revoke your electronic fund transfer privileges at any time without notice, cause, or liability to you and without affect to your obligations under any Account Agreement. We may change any Account Agreement by mailing a written notice to your address (as it appears on our records) at least 21 days before the change becomes effective, except that prior notice may not be given to you if the change is necessary to maintain the security of your account or the electronic fund transfer system. If the account is a joint account, each of you, separately, and both of you together are responsible for complying with all Account Agreements.

Fees subject to change.