

CITIZENS DIGITAL BANKING MASTER AGREEMENT AND DISCLOSURE:

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1.0 DIGITAL BANKING ACCESS AGREEMENT AND DISCLOSURE (AGREEMENT)

This Agreement, which includes the Citizens Digital Banking Fee Schedule, is a contract establishing the rules which cover your electronic access to your accounts at Citizens Bank ("BANK") through Citizens Digital Banking ("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 from 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 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 Digital 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 Digital Banking Access Agreement and Disclosure, as amended from time to time according to its terms, will govern all transactions involving the services of Digital Banking via Browser or App, Bill Pay Service, Mobile Check Deposit Service, and eDocuments Service and Cash Management Service. You agree to notify Citizens Bank of any changes to your email address. You authorize Citizens Bank to honor all transactions using your Digital Banking credentials.

1.1 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 or money market account with us.

1.2 HARDWARE MINIMUM REQUIREMENTS

1.2.1 OPERATING SYSTEM:

Windows: Windows 7 SP1 and later

Mac OS: Mac OS X 10.14 and later

1.2.1 CPU:

Windows: Intel 1.5 GHz processor or equivalent
Mac OS: PowerPC G4, PowerPC G5, or Intel processor

1.2.1 MEMORY:

Windows: 2 GB of RAM
Mac OS: 2 GB of RAM

1.2.1 HARD DRIVE:

Windows: 500 MB of Hard-disk space (Additional space may be required)
Mac OS: 500 MB of Hard-disk space (Additional space may be required)

1.2.1 ADDITIONAL REQUIREMENTS:

Windows: A printer is needed if you wish to create paper copies of your records
Mac OS: A printer is needed if you wish to create paper copies of your records

1.3 SOFTWARE MINIMUM REQUIREMENTS

You must have the most current browser version of Microsoft Edge, Firefox, Chrome, or Safari, in addition Adobe Acrobat Reader 9 or later is needed when viewing eDocuments. When logging in on an unsupported browser, you will be prompted with a request to update your browser. You may choose to download the default browser (Google Chrome) or download the latest version of any major browser such as Microsoft Edge, Firefox, or Safari. In addition, you may view the browser support policy located at the bottom of the prompt.

1.4 DEFINITIONS

As used in this Agreement, the words "we", "our", "us" and "BANK" mean Citizens Bank. "I", "You" and "your" refer to the Account Holder or Authorized Signer enrolled by BANK to use SYSTEM under this Agreement and anyone else authorized by that Account Holder or Authorized Signer to exercise control over the Account Holder's funds through SYSTEM. "Account" or "accounts" means your accounts at BANK. "Digital Banking Credentials" means your Digital Banking ID or Username in conjunction with your Password when using the Digital Banking Browser or Passcode or Biometric when using the Digital Banking App. "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 Pay. "SYSTEM Services" means the Services provided pursuant to this Agreement, including the Bill Payment Service, eDocuments Service, Digital Banking App (Mobile) Service, Mobile Check Deposit Service, and Cash Management Service. "Business days" means Monday through Friday. Federal Banking Holidays are not included.

1.5 INTERNET SECURITY INFORMATION

Our SYSTEM utilizes Security authentication tokens that are recreated on every login. Each token will be tied to the TLS session ID of the connection. Since each application must negotiate its own session when it initiates a connection, the authentication token cannot be shared even among different applications or browsers on the same device. 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 256-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 unlocked to locked position. What this means to you is that your communications are safeguarded 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 communicating 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. After session timeout 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.

1.6 ENROLLMENT PROCESS

1.6.1 BUSINESS OR CONSUMER:

When enrolling at the Bank, the BANK requires the customer to provide certain information to enable the Digital Banking Service. Once we verify the information you submitted for accuracy and authorizations, you will be enrolled in the Digital Banking Service.

The following information is required to complete this process:

1. Personal or Business/Account Holder Name
2. TIN/EIN
3. Phone Number
4. Address
5. Administrator First Name, Last Name, and Title/Position (Business Only)
6. Email Address
7. Account Number(s)

1.6.2 CONSUMER - SELF ENROLLMENT:

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

Please note: Business accounts will need to be set up for Digital Banking by calling or visiting your local Citizens Bank Branch.

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 Digital Banking in that capacity, please visit or call your local Citizens Bank Branch. If customer enrolls an account via the Self Enrollment process that is considered an exception by BANK, BANK may freeze the Digital access to the account to ensure customers protection.

The following information is required to complete this process:

1. Your Social Security Number (SSN)
2. Your Citizens Bank account number(s)
3. The email address currently on file with Citizens Bank
4. Phone number on file with Bank

1.7 LOGIN

1.7.1 BANK ENROLLMENT:

Consumer customers will be provided their Digital Banking ID and temporary password at the time of enrollment.

Business Customers, each user will receive an email with a secure link from CustomerService@citizensEbank.com to our Digital Banking Service where you will create your Digital Banking credentials.

1.7.2 CONSUMER - SELF ENROLLMENT:

If using the Consumer Self Enrollment Option, customers will create their Digital Banking credentials during the enrollment process.

1.8 PASSWORD

To begin a session with SYSTEM the user is required to create a unique password and set up 2-Factor Authentication upon initial login. Without the proper login, the user cannot see or use any web pages within the SYSTEM. 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. Passwords must meet the following criteria:

1. A minimum of 8 characters
2. One upper case letter
3. One lower case letter
4. One number
5. One of the following special characters: !, @, \$, ~, %, *, +, _

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 credentials. You accept responsibility for the confidentiality and security of your password.

1.8.1 PASSWORD/ACCOUNT RECOVERY

When a user forgets their credentials or gets locked out of their Digital Banking profile, they can click the *Forgot?* link at login to re-establish their Digital Banking credentials or create a new password.

When a user clicks the *Forgot?* link when logging in, they will enter two pieces of information:

1. Username
2. Email

If a user does not remember their username they can click *Try Another Way* link and enter:

1. SSN, EIN, or TIN
2. Account number

This prompts the user to select how they want to receive their password reset instructions. A user will choose between receiving the password reset link via an email or an SMS text. After following the link the user will complete a 2-Factor Authentication via a secure link. The link takes the user back to the App or Browser, verifying they are on the same device that requested the account recovery and preventing malicious actors from intercepting the reset request. After a successful 2-Factor Authentication, the user can create a new password and log in.

1.9 2-FACTOR (2-Step) AUTHENTICATION

When logging into Digital Banking for the first time from App or browser users must enroll in 2-Factor Authentication (2FA). As part of the enrollment, users provide their email and phone number. The 2FA phone (Landline or Cell) needs to be accessible each time the user logs in.

Users will choose between four methods of receiving the verification code:

1. Voice (through a phone) or text (via a mobile phone)
2. Authy app
3. Authenticator app
4. Symantec VIP Secure Virtual or Hard Tokens – Symantec VIP Hard Tokens can be purchased through the Bank or a Third-Party Vendor at the customer's expense.

If the user sets up a new phone number or enters the incorrect number, they must contact the Bank to reset 2FA. Once the user has enrolled, they will not have to re-enroll unless they or the institution chooses to reset their 2FA.

1.10 ACCESS

To utilize SYSTEM, you must have at least one active account at BANK, access to Internet Service, and an email address. Digital Banking credentials can be used to access only the BANK accounts designated for access by SYSTEM. You can add or delete BANK accounts from the Digital Banking Service by contacting your Citizens Bank 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.

1.11 SYSTEM SERVICES

You can use SYSTEM for the following:

1. Check the balance of your BANK accounts
2. View BANK account histories
3. Transfer funds between your BANK accounts
4. Make Citizens Bank loan payments
5. Make stop payment requests
6. Setup Alerts with options to receive by email, by text, or in App message (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)
7. Download transactions to Quicken or QuickBooks
8. Activate ATM/Debit Cards
9. Report lost or stolen ATM/Debit Cards
10. Reorder Damaged ATM/Debit Cards
11. Place Travel Notification
12. View eDocuments if enrolled in SYSTEM's eDocuments Service
13. View accounts on your smartphone or tablet using the Digital Banking App
14. Make check deposits on your smartphone or tablet if enrolled in SYSTEM's Digital Banking Mobile Check Deposit Service
15. Pay bills from your BANK accounts in the amounts and on the dates, you request if enrolled in SYSTEM's Bill Pay Service
16. Start a conversation with a Bank Representative

1.12 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 Digital Banking Service where you will create your Digital Banking credentials and set up 2FA.

1.13 NEW SERVICES

BANK may, from time to time, introduce new SYSTEM Services and/or enhancements to the current service. BANK shall update this Digital Banking 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 Digital Banking Access Agreement and Disclosure.

1.14 INACTIVE ACCOUNTS

If you do not access the Digital Banking Services for a consecutive 180-day period, BANK reserves the right to terminate your access privileges. If you wish to reactivate your Service, you will have to re-enroll for Digital Banking.

1.15 HOURS OF ACCESS

You can use SYSTEM 24 hours a day, 7 days a week, 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.

1.16 ACCOUNT NAME

Consumer customer, Account Name(s) may be defined for the account(s) (i.e., "My Checking") and are used when displaying account information on the screen.

1.17 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, 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 Digital Banking credentials 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.

1.18 FEES and CHARGES

Please refer to the Citizens Digital 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. For Consumer and Business customers you agree that all such fees and charges will be deducted from the associated BANK 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.

For Cash Management 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.

1.19 POSTING OF TRANSFERS

Transfers initiated through SYSTEM before 10:59 p.m. Pacific Time on a business day will be posted to your account the same day unless disclosed otherwise.

Transfers completed after 10:59 p.m. Pacific Time on a business day may be processed the next business day.

Transfers completed on a Saturday, Sunday, or Federal Banking Holiday will be posted on the next business day.

SYSTEM identifies a transfer based upon the Digital Banking credentials 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 to avoid overdrafts.

1.20 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.

1.21 LIMITS ON AMOUNTS and FREQUENCY OF SYSTEM TRANSACTIONS

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.

1.22 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), or 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").

1.23 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.

1.24 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 and/or 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.

1.25 ELECTRONIC FUNDS TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES – Consumer Accounts only

For purposes of this disclosure and agreement the terms “we”, “us” and “our” refer to Citizens Bank. The terms “you” and “your” refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Citizens Bank ATM Card (hereinafter referred to collectively as “ATM Card”) or Citizens Bank Debit Card (hereinafter referred to collectively as “Debit Card”) at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS

The following provisions govern the use of EFT services through accounts held by Citizens Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY

Business days are Monday through Friday excluding Federal Holidays.

1.25.1 ATM CARD SERVICES

The services available through the use of your ATM card are described below.

CITIZENS BANK ATM CARD SERVICES:

You may withdraw cash from your checking account(s), savings account(s), and money market account(s).

You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).

1.25.2 DEBIT CARD SERVICES

The services available through use of your debit card are described below.

CITIZENS BANK DEBIT CARD SERVICES

You may withdraw cash from your checking account(s), savings account(s), and money market account(s).

You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).

You may use your card at any merchant that accepts VISA® debit cards for the purchase of goods and services.

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 a Personal Identification Number (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.

Accel Network ((C)2013 Fiserv, Inc., or its affiliates. Accel and the Accel logo are trademarks of Fiserv, Inc.).

1.25.3 ATM SERVICES

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your ATM Card or Debit Card through the following network(s): MoneyPass, Accel and Cirrus.

ATM FEES

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

OTHER ATM SERVICES

In addition, you may perform the following transactions: When you use an ATM that does not participate in the MoneyPass Network you may be charged a fee by the ATM Operator or any other Network used. You may be charged a fee for balance inquiry even if you do not complete a transaction, purchases including but not limited to stamps, and/or movie/concert tickets. There is a charge of \$2.00 for each withdrawal, transfer, or inquiry made at ATMs that do not participate in the MoneyPass Network. There is a charge of \$2.00 for purchases including but not limited to stamps, and/or movie/concert tickets at all terminals/ATMs.

POINT OF SALE TRANSACTIONS

Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against

your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

Citizens Bank Debit Card: checking account.

Your ATM and Debit cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

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

IMPORTANT ADDITIONAL FEE NOTICE

VISA® charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1% of the dollar amount of the transaction for each international transaction completed with your VISA® card when the country of the merchant or machine is different than your country as a cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

1.25.5 SERVICES PROVIDED THROUGH USE OF XPRESS PHONE BANKING

You may perform the following functions through use of Xpress Phone Banking:

You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), money market account(s), Certificate of Deposit (CD), Loan, and individual Retirement Account (IRA).

1.25.6 PREAUTHORIZED TRANSFER SERVICES

You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).

You may arrange for preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

1.25.7 DIGITAL 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 Digital Banking credentials to:

DIGITAL 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 or our Citizens Bank OR mobile app using your Digital Banking credentials:

Transfer funds from savings account to checking account(s) or money market account(s)

Transfer funds from checking account to savings account(s) or money market account(s)

Transfer funds from money market account to checking account(s) or savings account(s)

Transfer funds from checking account(s) to loan

Transfer funds from money market 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) Check balances of your account(s)

BILL PAY SERVICE

You may make arrangements for certain recurring bills from your checking or money market account(s).

Payments can be made to anyone, whether they accept electronic payments or not.

Enter bill(s) today and set them to pay at a later date.

Set recurring bills to pay automatically.

1.25.8 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 to pay bills.

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 provided your check by other means such as by mail or drop box.

1.25.9 ELECTRONIC RETURNED CHECK CHARGE

You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

1.25.10 LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS – CITIZEN BANK ATM CARD

CASH WITHDRAWAL LIMITATIONS

You may withdraw up to \$300.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the ATM Card is issued. Citizens Bank reserves the right to change dollar amount limits at any time upon prior notification.

TRANSACTION LIMITATIONS – CITIZENS BANK DEBIT CARD

CASH WITHDRAWAL LIMITATIONS

You may withdraw up to \$300.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the ATM Card is issued. Citizens Bank reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS

You may buy up to \$2,000.00 worth of goods or services in any one day through use of our Point of Sale service.

TOTAL DAILY LIMITS

In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$2,300.00 in any one day.

OTHER LIMITATIONS

Refer to Digital Banking Master Agreement and Disclosure.

We reserve the right to impose limitations for security purposes at any time.

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

1.25.11 NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

TRANSACTION RECEIPTS

Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS

If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS

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 your local Citizens Bank Branch or 844-770-7100 for afterhours support to find out whether or not the deposit has been made.

1.25.12 USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN")

In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Citizens Bank immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use

your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonable believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM or via the telephone.

1.25.13 RIGHTS REGARDING PREAUTHORIZED TRANSFERS

RIGHTS AND PROCEDURES TO STOP PAYMENTS

If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment, call us at: Contact your local Citizens Bank Branch or 844-770-7100 for afterhours support. (Business Hours: Monday-Friday from 9:00 a.m. to 11 p.m. Pacific Time. Weekends and Holiday's 9:00 a.m. to 5:00 p.m. Pacific Time, excluding Thanksgiving and Christmas) or

write to: Citizens Bank
P.O. Box 30
Corvallis Oregon 97339-0030
www.citizensEbank.com

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS

If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. 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.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS

If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, we will be liable for your losses or damages.

1.25.14 YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT

If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen, call us at: Contact your local Citizens Bank Branch or 844-770-7100 for afterhours support. (Afterhours Business Hours: Monday-Friday from 5:00 p.m. to 11 p.m. Pacific Time. Weekends and Holiday's 9:00 a.m. to 5:00 p.m. Pacific Time, excluding Thanksgiving and Christmas) or

write to: Citizens Bank
P.O. Box 30
Corvallis Oregon 97339-0030
www.citizensEbank.com

You should also call the number or write to the address listed above if you believe a transfer had been made using the information from your check without your permission.

1.25.15 CONSUMER LIABILITY

Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access 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. 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 applicable). If you tell us within

two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

The limitations on your liability for unauthorized transfers described in the following paragraph do not apply to preauthorized automatic payments from your checking account(s), savings account(s), and money market account(s). Unless you have complied with the procedures to stop the preauthorized payment described above, your liability for such unauthorized transfer is unlimited.

If your statement shows transfers you did not make (other than a preauthorized transfer), including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

1.25.16 CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING CITIZENS BANK DEBIT CARD

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the VISA® logo. These limits apply to unauthorized transactions processed on the VISA® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the VISA® logo and the unauthorized transaction took place on the VISA® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the VISA® logo, you were proven to have participated in the transaction, or both. 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 the United States.

Your liability for unauthorized transactions with your card with the VISA® logo that involve PIN-based or PIN-less debit transactions not processed by the VISA® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

1.25.17 ILLEGAL USE OF CITIZENS BANK DEBIT CARD

You agree not to use your Citizens Bank Debit Card for any illegal transactions, including internet gambling and similar activities.

1.25.18 IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS

In case of errors or questions about your electronic fund transfers, call us at: Contact your local Citizens Bank Branch or 844-770-7100 for afterhours support. (Afterhours Business Hours: Monday-Friday from 5:00 p.m. to 11 p.m. Pacific Time. Weekends and Holiday's 9:00 a.m. to 5:00 p.m. Pacific Time, excluding Thanksgiving and Christmas) or

write to: Citizens Bank
P.O. Box 30
Corvallis Oregon 97339-0030
www.citizensEbank.com
or
email us at: customerservice@citizensEbank.com
or
use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Citizens Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:
Your name and account number.

A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.

The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or questions in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) 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 (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. VISA's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized VISA® Check Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

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.

You may ask for copies of the documents that we used in our investigation.

1.25.19 LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

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 as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

If through no fault of ours, you do not have enough money in your account to make the transfer.

If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.

If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.

If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.

If we have terminated our Agreement with you.

When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.

If we receive inaccurate or incomplete information needed to complete a transaction.

In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.

If the funds in the account are subject to legal action preventing a transfer to or from your account.

If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

1.25.20 CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS

We reserve the right to impose a fee and to change fees upon notice to you.

1.25.21 DISCLOSURE OF ACCOUNT INFORMATION

You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Citizens Bank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

1.25.22 AMENDING OR TERMINATING THE AGREEMENT

We may change or amend any of the terms and conditions of the Agreement and those portions of the applicable Citizens Bank Customer Fee Schedule which relate to EFT services, at any time upon at least 21 days written notice to you prior to the effective date of the change or amendment. Your failure to timely furnish notice as set forth in the written notice shall be deemed to be your acceptance of such change or amendment. If you do not agree to abide by a change or amendment, you must notify Citizens Bank of the fact prior to the effective date of the change or amendment and cancel this Agreement. Citizens Bank may cancel this Agreement at any time, without giving you prior notice. If you or Citizens Bank cancels this Agreement at any time, you shall surrender any card and you may no longer use any of Citizens Bank's EFT services other than automated clearing house transfer services.

1.25.23 SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE

Please keep in mind the following basic safety tips whenever you use an ATM:

Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.

If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.

If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction. Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.

If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around. When using the machine, stand so you block anyone else's view from behind.

If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors. Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place and reconcile it to your receipt then. Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipt at an ATM location.

1.25.24 ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Citizens Bank.

1.27 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.

1.28 STOP PAYMENTS - RIGHT TO STOP PAYMENT AND PROCEDURE FOR DOING SO:

1.28.1 CHECK STOP PAYMENTS

You may request a Check Stop Payment Order by submitting a Stop Payment on SYSTEM or by calling or writing us at the telephone number or address listed at the end of this disclosure. Check Stop Payment Orders and Check Stop Payment Renewals are effective for 6 months after the date received and will automatically expire after that period unless a new Check Stop Payment Order is requested. Please refer to our separate Fee Schedule for the amount we will charge you for each stop-payment order you give.

1.28.2 ACH OR RECURRING DEBIT CARD STOP PAYMENTS

ACH or Recurring Debit Card Stop Payment Orders will need to be completed at a Citizens Bank Branch due to varying rules and regulations.

1.31 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. Call or write 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 Pay 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 verbally 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 (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, we may take up to 45 days (90 days if the transfer involved a new account 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 (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.

1.32 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.

1.33 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. Any one or combinations of those items listed in this paragraph could result in your usernames, access codes, and account numbers used by Digital Banking services to become available to hackers.

The maintenance of your hardware and software used to access Digital Banking Services is your responsibility. Furthermore, any equipment or software used to access Digital Banking Services should be appropriately maintained to ensure 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.

1.34 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 unquarantined viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers or devices.

1.35 CONSENT TO ELECTRONIC DELIVERY OF ALERTS AND NOTICES

You agree that any alert, notice, eDocuments 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.

1.36 CITIZENS DIGITAL BANKING FEE SCHEDULE

1.36.1 SERVICES AT NO CHARGE:

1. Inquire on account balances
2. Transfer funds between your eligible Citizens Bank accounts (Internal Transfer)
3. Access and print available statements online if enrolled in eDocuments Service
4. Search for posted checks or deposits into account
5. Use of Online Alerts
6. Digital (Mobile) Banking App
7. Mobile Check Deposit
8. ATM/Debit Card Activation, Report Lost/Stolen Cards, Travel Notices
9. Personal Bill Pay
10. Business Pill Pay

1.36.2 SYMANTEC VIP SECURE TOKENS:

1. Symantec VIP Secure Hard Token (initial & replacement) - \$15.00 each
2. Symantec VIP Secure Virtual Token (initial & replacement) – no charge

1.36.3 BUSINESS CASH MANAGEMENT:

1. \$20.00 per month
2. \$0.50 each ACH item
3. \$17.00 each domestic wire transfer

1.36.4 BUSINESS CASH MANAGEMENT SYMANTEC VIP SECURE TOKENS:

1. Symantec VIP Secure Hard Token (initial) – no charge
2. Symantec VIP Secure Hard Token (replacement) - \$15.00 each
3. Symantec VIP Secure Virtual Token (initial & replacement) – no charge

1.36.5 OTHER SERVICES:

1. \$30.00 per stop payment request and each renewal. These fees are waived for Citizens Elite Checking account holders.
2. Research \$30.00 per hour

All charges listed above will be automatically deducted from your associated account or designated primary BANK account for Cash Management Services 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 your Citizens Bank Account opening Documentation and Disclosures.

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

Fees subject to change.

2.0 DIGITAL BANKING APP (MOBILE) BANKING AGREEMENT AND DISCLOSURE

2.1 INTRODUCTION

Citizens Bank strives to provide the highest quality Digital Banking App (Service) available. By downloading the Digital Banking App, you agree to all the terms and conditions contained in this Digital Banking App (Mobile) Banking Agreement and Disclosure (Agreement).

We may offer additional Digital Banking App services and features in the future. Any added Digital Banking App services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Digital Banking App service or feature is added or at the time of enrollment for the feature or service if applicable.

2.2 DEFINITIONS

As used in this Agreement, the following words will have the definitions given below:

“Account(s)” means your eligible Citizens Bank checking, savings, and loan products that can be accessed through the Digital Banking App.

“Device” means a supported mobile device such as a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic which is also capable of receiving text messages.

Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.

“You” and “Your(s)” mean each person with authorized access to your Account(s) who applies and uses the Digital Banking App.

“We,” “Us,” and “Bank” means Citizens Bank.

2.3 SERVICE

To utilize the Digital Banking App, you must be enrolled in our Digital Banking Service. The Digital Banking App is offered as a convenience and supplemental service to our Digital Banking Services. It is not intended to replace access to Digital Banking from your computer, device, or other methods you use for managing your accounts and services with us. The Digital Banking App allows you to access your Citizens Bank account information; transfer funds between your accounts; allows ATM/ Debit Card Activation, Suspend or report card Lost or Stolen; place Travel Notices and conduct other banking transactions. You must be enrolled in Bill Pay Services before it can be utilized.

We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through the Digital Banking App. We also reserve the right to modify the scope of the Digital Banking App at any time.

The Digital Banking App may not be accessible over some network carriers. In addition, the Digital Banking App may not be supported for all Devices. Citizens Bank cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or roaming issues.

We reserve the right to modify the Digital Banking App from time to time at our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use the Digital Banking App as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Digital Banking App or your Device.

You agree that, when you use the Digital Banking App, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider 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 the Digital Banking App (such as data usage or text messaging charges imposed on you by your mobile service provider for uses of or interaction with the Digital Banking App), and you agree to be solely responsible for all such fees, limitations, and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Any deposit account, loan, or other banking product accessed through the Digital Banking App is also subject to the Account Agreements and Disclosures provided at time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of the Digital Banking App. The accounts that you access using the Service are also subject to the terms and conditions of the Citizens Digital Banking Access Agreement and Disclosure.

2.4 DIGITAL APP AUTHENTICATION

PASSCODE

The Passcode feature provides customers a convenient way to access their accounts using their Digital Banking App using a unique 4-digit numerical code every time the App is accessed.

BIOMETRIC SIGN-IN

The Facial and Touch ID sign-in feature provides customers who have Facial and Touch ID capable mobile devices a secure and convenient way to access their accounts using their Digital Banking App using face recognition or a fingerprint every time the App is accessed.

If you choose to activate this feature, it is your responsibility to control access just as you would with your Digital Banking credentials. Please note, that any person who has facial recognition or a fingerprint stored in your device will be able to gain access to your Digital Banking App.

2.5 PERMITTED MOBILE BANKING TRANSFERS

You may use the Digital Banking App to transfer funds between your eligible Citizens Bank accounts (Internal Transfer). You may not transfer to or from an account at another financial institution using our Digital Banking App.

We may limit the type, frequency, and number of transfers for security purposes and may change or impose limits without notice, at our discretion.

2.6 RESPONSIBILITIES

Account Ownership/Correct Information: You represent that you are the legal owner of the Accounts and other financial information which may be accessed using the Digital Banking App. You represent and agree that all information you provide to us in connection with the Digital Banking App is accurate, current, and complete and that you have the right to provide such information to us for the purpose of using the Digital Banking App. You agree not to misrepresent your identity or your account information.

2.7 SECURITY

You agree to take every precaution to ensure the safety, security, and integrity of your account and transactions when using the Digital Banking App. You agree not to leave your Mobile Device unattended while logged into the Digital Banking App and to log off immediately at the completion of each access by you. You agree not to provide any of your access information to any unauthorized person. If you permit other persons to use your Mobile Device, Digital Banking credentials or any other means to access the Digital Banking App, you will be held responsible for any transactions they authorize, and we will not be liable for any damages resulting to you.

We make no representations that the Digital Banking App will be available for use in locations outside of the United States. Accessing the Digital Banking App from locations outside of the United States is at your own risk.

2.8 CONDUCT

You agree not to use the Digital Banking App, or the content or information delivered through the Digital Banking App in any way that would be considered illegal.

2.9 INDEMNIFICATION

Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless Citizens Bank, its officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs caused or arising from (1) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Digital Banking App; (2) your violation of any law or rights of a third party; or (3) your use, or use by a third party of the Digital Banking App.

3.0 MOBILE CHECK DEPOSIT AGREEMENT AND DISCLOSURE

3.1 INTRODUCTION

By enrolling in Mobile Check Deposit, you agree to this Mobile Check Deposit Agreement and Disclosure (“Agreement”). The Mobile Check Deposit Agreement and Disclosure is revised periodically. This Agreement is in addition to other agreements and disclosures that apply to your account, including, but not limited to the Account Agreement, Account Information (signature card), Fee Schedule, Digital Banking Enrollment, Digital Banking Access Agreement and Disclosure, and Digital Banking App (Mobile) Banking Agreement and Disclosure. References to “Digital Banking” in the Digital Banking Access Agreement and Disclosure also include this Service, except where the context clearly indicates otherwise. Your use of this Service constitutes your agreement with this Agreement as well as the other agreements and disclosures noted above. Where there is an inconsistency between a provision in one or more of such agreements or schedules and this Agreement, this Agreement will be controlling.

“You” and “your” means the person(s) that use the Service and any joint or other authorized account holder or authorized party on the account and their successors and assignees. “We”, “us”, “our,” and “Bank” mean Citizens Bank and its agents, processors, affiliates, representatives, successors, and assignees.

3.2 DEFINITIONS

"Check Image" means an electronic image of an original paper check that is created by you, us, or another bank or depository institution in the check collection system.

"Check Image Metadata" means information about the Check Image, as well as pointers to the actual image data (also known as image tags).

"Mobile Check Deposit" and “Service” refer to the Remote Deposit Capture service that allows customers to deposit qualified checks electronically at Citizens Bank.

"Electronic Deposit" means a paper check (including any Check Images, Check Image Metadata, MICR Data, or dollar amount information on it) that is electronically captured and transmitted to Citizens Bank to deposit, process, and collect.

"MICR Data" refers to the information embedded in the routing, transit, account, and check serial numbers printed in the Magnetic Ink Character Recognition characters at the bottom of checks.

"Remote Deposit Capture System" refers to the Citizens Bank computer systems and databases that you access to use the Mobile Check Deposit Service.

"Substitute Check" means a paper check document that meets the definition of a "substitute check" in the Check Collection for the 21st Century Act as implemented by Regulation CC of the Federal Reserve Board.

“Banking Day” means every day except Saturdays, Sundays, and Federal Banking Holidays as observed by the Federal Reserve Board.

3.3 MOBILE CHECK DEPOSIT REQUIREMENTS

To utilize Mobile Check Deposit, you must have a Mobile Device and a wireless plan from a compatible mobile wireless provider. We are not responsible for providing, maintaining, or servicing your Mobile Device. You must be enrolled in our Digital Banking Service and download the Digital Banking App. In order to use the Service, you shall (1) at all times maintain an account in good standing with us (for the purposes of this Agreement good standing is defined as adhering to this Agreement and all other terms and conditions of the account) and (2) comply with any restrictions that we tell you about. As part of the Service, we reserve the right to periodically audit your remote deposit capture, security, and information technology processes and to require you to implement reasonable and necessary controls subject to our sole discretion.

One of the following mobile devices is required in order to make deposits using the Service.

1. Apple® iOS 13.1 or higher
2. Android™ phone 7.0 or higher

3.4 PROCESSING OPTIONS

As part of the Service, checks will be processed as a Check Image. You capture and convert checks received into Check Images and transmit Check Images to us for processing and collection. We will collect such Check Images through the check collection system by presenting or exchanging Check Images for collection.

3.5 FEES

The Service is provided at no charge to you. We reserve the right to impose fees for the Service in the future and will notify you of any such fees, in the manner and to the extent required by the Agreement and by law. Your use of the Service after the effective date of any fee changes shall constitute your agreement to such fee changes. Fees, if any, will only be assessed if the deposit is accepted and credited to your account. Your mobile carrier may charge access fees depending upon your individual plan. Check with your carrier for specific fees and charges that may apply.

If a check that was deposited with the Service is returned to the Bank for any reason, such as for non-sufficient funds, you agree that we may charge your account for any returned item fees as listed in the Fee Schedule.

3.6 ELIGIBLE ITEMS

The Bank reserves the right to reject any deposit for any reason, but specifically, the following items are not eligible for deposit with the Service:

1. Checks drawn on the Bank account to which you are depositing
2. Checks that have been altered, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
3. Checks that are not dated, post-dated, or greater than 180 days old
4. Checks previously returned as unpaid
5. Third party checks (checks originally made payable to a party other than you)
6. Checks that are payable jointly, unless deposited into an account in the name of all payees
7. Checks that are not payable in U.S. currency
8. Checks or items on which a stop payment has been issued or for which there are insufficient funds
9. Checks drawn on banks located outside of the United States
10. Money orders, savings bonds, credit card cash advance checks, or traveler's checks
11. Checks authorized over the phone and created remotely
12. Images of checks that never existed in paper form or are not in your possession
13. Image replacement documents
14. Counter checks or new account starter kit checks

3.7 FUNDS AVAILABILITY

You acknowledge and agree that deposits made with the Service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC, which applies to deposits made at a Bank branch. Generally, mobile check deposits received and accepted on a business day before 7:00 p.m. Pacific Time will be considered deposited on that day and funds will typically be available the next business day. If the mobile check deposit is received and accepted after 7:00 p.m. Pacific Time or on a non-business day, it will be considered deposited on the next business day and funds will typically be available the second business day.

Processing could be delayed if this is your first Mobile Check Deposit. In addition, the Mobile Check Deposit Agreement and Disclosure contains additional information about reasons why your deposit may be delayed. These include but are not limited to; the item is not considered an eligible item or lacks an appropriate endorsement.

We may change the cutoff time at our sole discretion. Such change shall be effective immediately and may be implemented before you receive notice of the change. You may contact us at any time to verify our current cutoff time. We may delay availability of funds based on factors such as the length and extent of your relationship with us, transaction and experience information, the Bank's ability to review a deposit, or other factors at the Bank's discretion. Once the Bank has accepted a deposit with the Service, we are not able to delete or remove it from the collection process and it becomes subject to our Funds Availability described above.

We will notify you if your deposit with the Service is accepted or rejected for processing. We reserve the right to reject any Image for any lawful reason without liability. If an item is rejected, such as for reasons of illegibility for example, the check may be brought into a branch for processing.

We are not responsible for any check images we do not actually receive, including, without limitation, any image that is dropped or altered during or after transmission by you. No check image will be considered received by us until we transmit to you a confirmation of our receipt. A confirmation does not mean that the image will be processed or is error-free. Images may be rejected if they are illegible, unable to be viewed due to image quality, or the original item is damaged. Images must be complete, usable, and in compliance with any data specifications provided in this Agreement and other specifications we might establish. If check image does not comply with those specifications or in our judgment is otherwise incomplete or unusable, we may decline to process it. In that case, the check image will not be deemed "received," and we will adjust your deposit and provide you with notification of the adjustment.

3.8 LIMITATION ON DEPOSITS

We reserve the right to impose limits on the number of items or amount of the item(s) deposited in a given period.

3.9 ENDORSEMENT

Checks deposited with the Service must be properly endorsed by the payee(s) of the check and deposited into an account owned by the payee(s). Each check must be endorsed with the payee's signature and the words "For Mobile Deposit Only at Citizens Bank."

3.10 RETURNS

You agree that we may charge your account for any and all returned items. You understand and agree that the original check is your property and will not be returned. The Bank may charge back an image of the check to your account.

In the event we determine, at our sole discretion, that we need the original paper check to collect a returned Check Image, you shall be responsible for providing the original paper check to us. If the original paper check has been destroyed, you shall be responsible for providing a replacement check.

3.11 RETENTION AND DESTRUCTION OF ORIGINAL PAPER CHECKS

After transmitting the Electronic Deposit to us, you will retain the original paper check for a minimum of ten (10) calendar days from the transmission date. You will retain and store the original paper check(s) in a secure and locked container that is only accessible by persons needing access to them. You agree to safeguard all checks against fire, theft, or unauthorized access, and you agree to notify us in writing immediately if any check is lost or stolen. During this retention period and upon our request, you agree to provide us with the original paper check(s) to process a payment or resolve a dispute arising from an Electronic Deposit. Once the retention period has expired, you will securely destroy original paper check(s) that you used to make Electronic Deposits. You agree that you will never re-present the original check.

3.12 DEPOSITOR OBLIGATIONS AND WARRANTIES

By your use of the Service, you represent and promise to us all of the following:

1. You have the authority and ability to perform the obligations outlined in this Agreement and all of the information you've supplied to the Bank is accurate and true
2. You will provide reasonable assistance to the Bank and its service providers in providing the Service
3. You will use the Service for lawful purposes and in compliance with all applicable rules and regulations, and with the Bank's reasonable instructions, rules, policies, specifications, terms and conditions, and operating procedures
4. You will not violate the law of any country or the intellectual property rights of any third party
5. You will not alter any check deposited with the Service
6. You will only submit items eligible for the Service, as outlined herein
7. You will submit items with the proper endorsement, as outlined herein
8. You will submit only one accurate and clear image of the front and back of each check (no duplicate items)
9. You will not submit a check through the Service and attempt to collect the original paper item
10. You will retain checks submitted through the Service per the retention requirements outlined herein
11. You will safeguard the security and confidentiality of your device and information obtained through use of the Service
12. With respect to each check and corresponding check image:

1. Each check image is a digitized version of the check, complies in all respects with these Terms, and accurately represents all of the information on the front and back of the check
2. You are entitled to enforce the check
3. All signatures on the check are authentic and authorized
4. The check and check image have not been altered, and the check is not counterfeit
5. The check and check image are not subject to a defense or claim of any party that can be asserted against you
6. You have no knowledge of any insolvency proceeding commenced with respect to you or the drawer of any check
7. Any returned or rejected image is primarily enforceable against you and the drawer of the check
8. You have possession of the original check, and there are no other duplicate images of the check

All transfer and presentment warranties imposed by the Uniform Commercial Code, other applicable law, and the Deposit Account Agreement also apply to you.

3.13 STATEMENTS AND ERRORS

You should carefully review and reconcile all statements against your records concerning check images transmitted using the Service. You agree to notify us promptly of any errors, omissions, or discrepancies in a deposit within the time periods established in your Account Agreement. If you fail to report any errors to us within the timeframes set forth in the Account Agreement, we may deem all transactions reflected on a statement as correct, and you will be precluded from asserting against us any errors with respect to such transactions.

You may notify us by writing to Citizens Bank, PO Box 30, Corvallis, OR 97339 or by telephoning your local Branch or toll free at 844-770-7100.

3.14 LIMITED USE

You may use the Service for business or personal use for as long as we, in our sole discretion, provide Mobile Check Deposit to you.

3.15 ACCURACY AND TIMELINESS OF MOBILE DEPOSIT

We will use reasonable efforts to provide the Service in a prompt fashion but shall not be liable for temporarily failing to deliver this. If this happens, you shall be responsible for conducting banking business through alternative channels. We shall not be liable for any inaccurate or incomplete information with respect to transactions that have not been completely processed or posted to our deposit or payments system prior to being made available pursuant to the Service. Information with respect to all transactions is provided for your convenience, and you shall have no recourse to us as to use of such information.

3.16 AVAILABILITY OF SERVICE

The Service is generally available 24 hours a day, 7 days a week. At certain times the Service may not be available due to system maintenance or technical difficulties, including those of the wireless service provider, software, or circumstance beyond our control. If you are not able to use the Service to make deposits, you may physically mail or deliver your deposits to the Bank. Deposit of original Checks at a Branch of the Bank shall be governed by your Account Agreement and not by the terms of this Agreement. The Bank is not responsible for providing an alternate method of remote deposit if the Service is not available.

3.17 SECURITY

It is your responsibility to safeguard against unauthorized deposits. You agree to follow any additional procedures we may from time to time require in order to enhance the security and efficiency of the Service. You agree to cooperate with us and promptly provide any information we request concerning your use of the Service or any checks or images.

You are responsible for protecting your mobile device against unauthorized use and any losses and damages from unauthorized access. By using the Service, you agree that you will protect your device and use appropriate passwords and other security precautions to guard against unauthorized use. You are responsible for notifying the Bank promptly if your mobile device is lost or stolen or if you believe there has been any unauthorized activity involving the Service. You are also responsible for safeguarding the security and confidentiality of any information obtained from deposits made with the Service, including your deposited checks or check images. You assume all liability for theft, misappropriation, or misuse that occurs with respect to any check or image that relates to your failure to safeguard your checks and information.

You understand that check images captured using your mobile device are available for review after the deposit has been successfully submitted. You agree to ensure that your mobile device remains securely in your possession at all times.

We reserve the right to suspend immediately the Service, your right to use the Service, or the processing of any check image if we have reason to believe that there is or has been (1) a breach in the security of the Service, (2) fraud involving you, the Service, or your deposit account, or (3) any uncertainty as to the authorization or accuracy of any check image.

3.18 TERMINATION

We reserve the right to terminate this Agreement at any time. We may also, in our sole discretion, terminate the Service effective immediately if: (1) there is an occurrence of a material change in your account activity or other risk analysis criteria as determined by us in our sole and absolute discretion; (2) we at any time determine that you do not meet our risk or other qualification requirements; (3) we discover any willful misconduct (including but not limited to types of fraudulent activity) on your part or any other party with respect to Check Images submitted for deposit by you; (4) you are in default of any terms of this Agreement where such default gives us the right to terminate, immediately or otherwise, or close your account; (5) you have not used the Services for a period of time deemed to constitute an inactive service by us (in our sole discretion); or (6) you are in default of any terms of the Agreement or any other Agreement with us. In any of these events, you agree that our sole obligation shall be to provide notice of our termination of the Services to you, and that such notification will be reasonable if it is mailed to your statement mailing address immediately upon termination.

Any termination of this Agreement shall not affect any of our rights and your obligations with respect to this Agreement prior to termination, or any other obligations that survive termination of this Agreement.

3.19 HOW TO CANCEL THIS SERVICE

If you wish to cancel the Service, you must notify the Bank and discontinue using the Service at that time. You may cancel the Service provided for in this Agreement by visiting us in person at any one of our locations as listed on the Locations page at www.citizensEbank.com, by phone at Toll Free Telephone: 1-844-770-7100 or Corvallis local Calling area: 541-752-5161 or by starting a Conversation within the Digital Banking Browser or APP or writing to Citizens Bank, PO Box 30, Corvallis, OR 97339. If you close your Bank accounts, you must terminate your use of the Service at that time.

3.20 CHANGES TO THE SERVICE

We reserve the right to modify the Service from time to time without prior notice to you. We will mail or deliver a written notice to you at least twenty-one (21) days in advance of the effective date of any additional or increased fees or changes, increased liabilities for you, fewer types of available electronic fund transfers, or stricter limits on the type, amount, or frequency of transactions. In addition, if an immediate change is necessary to maintain the security of the system and it can be disclosed without jeopardizing the security of the system, we will provide you with written notice within thirty (30) days after such change. In most cases you will receive the notice online through the Service; however, the Bank reserves the right to notify you by email or by U.S. Postal Service mail, in its discretion. You may decline a change by notifying us prior to the change's effective date to discontinue the Service. If you do not accept and agree to the change, you will not be entitled to use the Service.

If you do not terminate your service and you use it on or after the effective date of the change(s), you will be deemed to have accepted and agreed to the change(s), and they and the Agreement, as amended, will become legally binding upon you.

3.21 LIMITATIONS OF LIABILITY

In no event will Citizens Bank, its parent company, or any of its affiliates, contractors, or their respective officers, directors, employees, consultants, agents, other Service Providers, or licensors be liable under any contract, tort, negligence, strict liability, or other claim for any direct, indirect, incidental, special, consequential, or exemplary damages, including, without limitation, damages for loss of profits, goodwill, use, data, or other intangible losses (even if advised of the possibility of such damages). This includes, without limitation, any liability caused by or resulting from any of the following:

1. The use or the inability to use the Service
2. Any failure of performance, error, omission, interruption, delay in operation or transmission, computer virus, loss of data, theft, destruction, or unauthorized access to your information or mobile device, whether attributable to us, our third-party vendors, or otherwise
3. Errors, inaccuracies, omissions, or other defects in information or content provided by, contained within, or obtained through the Service
4. Any refusal of a payor bank to pay an item for any reason (other than our breach of contract, negligence, or willful misconduct), including,

without limitation, that the check or image was allegedly unauthorized, was a counterfeit, had been altered, or had a forged signature

5. Any lack of access to the Internet or telecommunications system, or the inability to transmit or receive data
6. Failures or errors on the part of Internet service providers, telecommunications providers, mobile devices, or our own internal systems
7. Any other failure, action, or omission, and regardless of whether arising under breach of contract, tortious behavior, negligence or under any other theory or cause of action

Our liability for errors or omissions with respect to any data we transmit or print will be limited to correcting the errors or omissions. Correction will be limited to reprinting and/or representing items to the payor bank.

Notwithstanding anything else in these Terms, our liability to you for claims relating to the Service, whether for breach, negligence, infringement, tort, or otherwise will be limited to an amount equal to the total fees paid by you to us for the Service during the twelve (12) month period immediately preceding the first event that formed the basis of the claim. This provision will survive any termination of the Service.

3.22 INDEMNIFICATION

You agree to indemnify, defend, and hold Citizens Bank, its parent company, and its affiliates, officers, directors, employees, consultants, agents, other Service Providers, and licensors harmless from any and all third-party claims, actions, liability, damages, and/or costs (including but not limited to reasonable attorney's fees) arising from or relating to any of the following:

1. Your breach of these Terms
2. Negligent or willful misconduct by you or any person or party acting on your behalf
3. Any failure by you to prevent loss or theft of a check
4. Failure by you to prevent a check or image Item from being presented for payment more than once
5. Any failure to properly void a check
6. Any misuse of the Service
7. Your failure to comply with all applicable federal, state, and local laws, rules and regulations
8. Any claim that the unavailability of an original check has caused damage to a third party
9. The return of a check or item, even if the item has been initially paid by the payor bank, for any reason other than our breach of our duties under these Terms
10. Any act or omission by us that is not consistent with these Terms or that is consistent with your written or oral instructions
11. The act, failure to act or the delay in acting by any financial institution other than us
12. Actions by third parties, such as the introduction of a virus, that delay, alter or corrupt the transmission of an image to us
13. A third-party claim, action or allegation of infringement, misuse or misappropriation based on information, data, files, or other materials submitted by you to or through the Service
14. Fraud, manipulation, or other breach of this Agreement by you
15. Any third-party claim, action or allegations brought against Citizens Bank arising out of or relating to a dispute with you over the terms and conditions of an agreement or related to the purchase of sale of any goods or services
16. Your violation of any rights of a third party
17. Your use of the provision of the Service or use of your account by any third party

The Bank reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with the Bank in asserting any available defenses. You will not settle any action or claims on the Bank's behalf without our prior written consent. This provision will survive any termination of the Service.

3.23 SEVERABILITY

In the event that any provision of this Agreement shall be determined to be invalid, illegal, or unenforceable to any extent, the remainder of this Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

3.24 VENUE AND CLASS ACTION WAIVER

If there is a dispute or issue relating to your account or to this Agreement, you and we agree that the location of the court proceeding will occur in the State of Oregon. You further agree to bring any claims against us in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

4.0 CONSUMER BILL PAY DISCLOSURE AND AGREEMENT

This Consumer Bill Pay Disclosure and Agreement (Agreement) governs your use of Citizens Bank's Bill Pay Service "Bill Pay". By using Bill Pay, you agree to all the terms of this Agreement. Please read it carefully and keep a copy for your records. The terms "You" and "Your" means any person(s) who enrolls in Digital Banking and is enrolled in Bill Pay with Citizens Bank or uses Digital Banking, the Digital Banking App, and Bill Pay. "We," "our," "us," and "Bank," refers to Citizens Bank. "Business Day" means Monday-Friday, except for Federal Banking Holidays. Citizens Bank Digital Banking, Digital Banking App, or Bill Pay means our Service that allows you to access your accounts, make payments, transfer funds, obtain information, and perform other transactions over the Internet by use of your personal computer or mobile device such as a mobile phone, tablet, or PDA. Digital Banking and the Digital Banking App can be accessed through our website at www.citizensEbank.com. Each of your accounts at Citizens Bank, which are accessed by Digital Banking, the Digital Banking App, and Bill Pay, continue to be governed by the applicable Account Agreement and regulations relating to deposit accounts including the Electronic Fund Transfer Act.

Citizens Bank may, from time to time, introduce new Bill Pay services or change the Bill Pay services. We will update this Consumer Bill Pay Disclosure and Agreement when this occurs. For example, we may add, remove, and or amend services. We will notify you of such changes by mail or electronic message. By using these services when they become available, you agree to be bound to the terms contained in this and any updated Consumer Bill Pay Disclosure and Agreement. If you initiate a transaction using one of our Digital Banking Services after the publish date of the revised Agreement, this constitutes your acceptance of the revised Agreement as published.

4.1 ENROLLMENT

To use Citizens Bank's Bill Pay, customers must first have a valid United States Address (Foreign Addresses are prohibited) and be enrolled in Digital Banking. If you are currently enrolled in Digital Banking, you may enroll in Bill Pay.

If you are not currently enrolled as a Digital Banking customer, you may do so by using the Consumer – Self Enrollment process located at www.citizensEbank.com. The Self Enrollment process will require you to enter personal information to verify your identity which is necessary to enable Digital Banking Service. Once the SYSTEM verifies the information you submitted for accuracy, you will be enrolled in Digital 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 Digital Banking in that capacity, please visit or call your local Citizens Bank Branch. If you enroll an account via the Self Enrollment process that is considered an exception by BANK, BANK may freeze access to the account in Digital Banking in order to ensure another customer's protection.

You must agree to the terms and conditions as set forth by Citizens Digital Banking Master Agreement and Disclosure for access to Bill Pay.

4.2 FEES

Bill Pay for consumer accounts has no monthly fee.

4.3 IDENTIFICATION AND PASSWORD

In order to access Bill Pay, you must login into Digital Banking or the Digital Banking App using your Digital Banking credentials. If you used the Self Enrollment Process, you established your Digital Banking credentials during the enrollment process. If you enrolled for Digital Banking through a Citizens Bank Branch, the Digital Banking login IDs and Temporary Passwords are issued during the enrollment process. Please refer to the Digital Banking Access Agreement and Disclosure for more details on Digital Banking credentials.

4.4 CUSTOMER SERVICE

If you need assistance with Bill Pay, you may call a Bill Pay Representative at 1-888-232-0227 or have a Live Chat within Bill Pay. Bill Pay Representatives are available Monday-Friday from 4:30 a.m. to 11:00 p.m. Pacific Time excluding Federal Holidays.

If you need assistance with our Digital Banking System, you may contact a Customer Service Representative by logging into Digital Banking or the Digital Banking App and starting a Conversation Monday-Friday from 9:00 a.m. to 5:00 p.m., or by calling 541-752-5161 or 1-844-770-7100 Monday-Friday from 9:00 a.m. to 11:00 p.m. Pacific Time. Weekends and Federal Banking Holidays from 9:00 a.m. to 5:00 p.m. Pacific Time, excluding Thanksgiving and Christmas.

You may also email CustomerService@citizensEbank.com. It must be noted that electronic mail (email) transmissions are not secure communications. We therefore request that you do not send us or ask for sensitive information in the form of email. You may stop by the Bank and talk to a Customer Service Representative or write us at: Citizens Bank, PO Box 30, Corvallis, OR 97339.

4.5 HOURS OF ACCESSIBILITY

You can access your accounts through Digital Banking and the Digital Banking App, 24 hours a day, 7 days a week. However, at certain times, Digital Banking and the Digital Banking App or one or more of our Services or website may not be available due to Internet problems beyond the Bank's control or system maintenance.

4.6 PAYMENT ORIGINATIONS AND MODIFICATIONS

Payments added and scheduled prior to the "Send" date can be edited or deleted until 4:59 a.m. Pacific Time on the "Send" date.

If the "Send" date falls on a business day Monday-Friday, except for Federal Banking Holidays, scheduled payments edited or deleted after 5:00 a.m. Pacific Time will not become effective until the next business day.

Payments added and scheduled on the "Send" date can be edited or deleted until 11:59 a.m. Pacific Time on the "Send" date.

If the "Send" date falls on a business day Monday-Friday, except for Federal Banking Holidays, scheduled payments added, modified or deleted after the 12:00 p.m. Pacific Time cutoff will not become effective until the next business day.

Recurring Payments scheduled to occur on a weekend or federal holiday will be processed before or after the weekend or holiday based on customer selection. Recurring Payments scheduled to process before or after a weekend or federal holiday can be modified until 4:59 a.m. Pacific Time on the "Send" date.

To schedule a payment, you must first add a payee (payment recipient) in Bill Pay. Payees are classified in two types: Pay a Company or Pay a Person. Payments are classified in in four types: Email, Text, Direct Deposit (Electronic), or Check.

Direct Deposit payees are payees who can receive payments electronically and have made arrangements to receive payments electronically through various third-party service providers.

Email payees are payees who provide you with their email address and securely provide their Bank Account information.

Text payees are payees who provide you with their mobile phone number and securely provide their Bank Account information.

Check payees are payees who can't receive payments electronically or have not made arrangements to receive payments electronically.

The Bank reserves the right to refuse the designation of a payee for any reason.

To ensure your payment is received by the payee in a timely manner, the Bank recommends you schedule payments to electronic payees at least 5 days before the due date or your intended payment date. Scheduling payment 5 days earlier will provide an allowance for weekends, holidays, and other delays. For scheduled payments to check payees, you should allow additional time for U. S. Postal Service delivery.

4.7 PAYMENT VERIFICATION

Electronic Payments are verified against the available balance of the paying account before the payment is sent on the "Send" date. If funds are not available by 5:00 a.m. Pacific Time on the "Send" date, the payment will attempt to verify again at 12:00 p.m. Pacific Time on the "Send" date. After the second failed payment verification attempt, the payment will be canceled.

Check payments will be sent on the "Send" date. Funds will not be withdrawn from the account until the check is cashed by the payee.

4.8 CANCELLATION OF BILL PAYMENT SERVICES

If you wish to cancel any or all your Bill Pay services, please refer to the "Customer Service" section in this agreement for more details on how to contact us. If, for any reason, you should ever wish to cancel Bill Pay or Digital Banking, your scheduled payments and transfers will be automatically deleted. For this reason, you should make other payment or transfer arrangements if you cancel these services. This will ensure that future payments or transfers made by you will not be duplicated. The Bank reserves the right to terminate the Consumer Bill Pay Disclosure and Agreement with you, in whole or in part, at any time for any reason.

4.9 CITIZENS BANK'S LIABILITY

In addition to those items or circumstances listed in the Digital Banking Access Agreement and Disclosure, the Bank shall not be liable for failure of payment, timely payment, or payment errors caused by an act or omission of someone other than the Bank. The Bank will not be liable if you do not provide the Bank with complete, correct, or current account number or other identifying information so that the Bank, a merchant, vendor or other third party service provider can properly process the transaction(s); if you do not properly follow the instructions, or fail to correct or inform the Bank about any inaccuracy of which you are aware; if you receive notice from a merchant, vendor or other third party service provider that any payment(s) remains unpaid or has not been completed and you fail to notify the Bank; if you make payment to a payee whom is not permitted to receive electronic payments (i.e. governmental agency, court, etc.); if you do not schedule a payment within the proper number of days or time to be received by the due date; if the funds or available balance in the account from which a payment is made is subject to legal process or other claims restricting the transaction; or any other circumstances or persons beyond the control of Citizens Bank that would prevent, delay, intercept, or alter the transaction, despite reasonable precautions the Bank has taken.

4.10 CUSTOMER LIABILITY

You are liable for all bill payment transactions made or authorized, even if the person(s) you authorize exceeds your or their authority. If you have given a third party your Digital Banking credentials or other means of access and want to terminate that person's authority, you must change your Digital Banking credentials immediately and notify Citizens Bank. Citizens Bank strongly suggests you do not share your Digital Banking credentials with anyone. If you believe your Digital Banking credentials or other means of access have been lost or stolen and you notify the Bank within 2 business days after learning of the loss or theft, you can lose no more than \$50.00 if someone used these codes without your authority. If you do not notify the Bank within 2 business days after learning of the loss or theft of the Digital Banking credentials or other means of access, and the Bank can prove the Bank could have stopped someone from using them without your authority if customer had notified Citizens Bank, you could lose as much as \$500.00.

You are responsible for the purchase, installation, maintenance, and security of any software or hardware that is needed to access Bill Pay. You agree to use a reputable antivirus and antispyware software program on your computer and update such antivirus and antispyware software on a regular basis. Citizens Bank is not responsible for any errors or issues that arise from the malfunction or failure of either the hardware or security software.

We may allow transactions which exceed your available account balance. If we do, you agree to pay the overdraft and the Non-Sufficient Funds (NSF) overdraft charges in effect at the time of the overdraft.

4.11 ERROR RESOLUTION

Call or write to us as soon as possible if you think your statement, account, or transaction information is wrong or if you need more information about a transaction listed on your statement or shown through Digital Banking or the Digital Banking App. We must hear from you no later than sixty (60) days after we made available to you the first statement on which the problem or error appeared. Please contact us by referring to the "Customer Service" section in this disclosure for more details. You will need to disclose the following information for prompt attention to error resolution issues:

1. Tell us your name and account number
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

If you tell us orally, we 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 point-of-sale transactions processed by VISA®) after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint or question (ninety [90] days if you initiated the transaction from outside the United States). If we decide to do this, we will re-credit your account within 10 business days (twenty [20] days if you initiated the transaction from outside the United States) 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 re-credit your account. If we decide that there was no error, we will serve you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

4.12 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) or (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").

5.0 BUSINESS BILL PAY DISCLOSURE AND AGREEMENT

This Business Bill Pay Disclosure and Agreement (Agreement) governs your use of Citizens Bank's bill payment service "Bill Pay". By using Bill Pay, you agree to all the terms of this Agreement. Please read it carefully and keep a copy for your records. The terms "You" and "Your" means any person(s) who applies for Digital Banking and is enrolled in Bill Pay with Citizens Bank through completion of a Digital Banking Enrollment Form or uses Digital Banking, the Digital Banking App, and Bill Pay. "We," "our," "us," and "Bank," refers to Citizens Bank. "Business Day" means Monday-Friday, except for federal banking holidays. Citizens Bank Digital Banking, Digital Banking App, or Bill Pay means our Service that allows you to access your accounts, make payments, transfer funds, obtain information, and perform other transactions over the Internet by use of your personal computer or portable mobile device such as a mobile phone, tablet, or PDA. Digital Banking and the Digital Banking App can be accessed through our website at www.citizensEbank.com. Each of your accounts at Citizens Bank, which are accessed by Digital Banking, the Digital Banking App, and Bill Pay, continue to be governed by the applicable Account Agreement and regulations relating to business deposit accounts.

Citizens Bank may, from time to time, introduce new Business Bill Pay services or change the Business Bill Pay services. We will update this Business Bill Pay Disclosure and Agreement when this occurs. For example, we may add, remove, and/or amend services. We will notify you of such changes by mail or electronic message. By using these services when they become available, you agree to be bound to the terms contained in this and any updated Business Bill Pay Disclosure and Agreement. If you initiate a transaction using one of our Digital Banking Services after the publish date of the revised Agreement, this constitutes your acceptance of the revised Agreement as published.

5.1 ENROLLMENT

To use Citizens Bank's Business Bill Pay, customers must first be enrolled in Digital Banking by completing a Digital Banking Enrollment Form. If you are currently enrolled in Digital Banking, you may enroll in Bill Pay. If you are not currently enrolled as a Digital Banking customer, please contact a Bank representative to request a Digital Banking Enrollment Form. You must agree to the terms and conditions as set forth by Citizens Digital Banking Master Agreement and Disclosure for access to Bill Pay.

5.2 FEES

Bill Pay for business accounts has no monthly fee.

5.3 IDENTIFICATION AND PASSWORD

In order to access Bill Pay, you must login to Digital Banking or the Digital Banking App using your Digital Banking credentials. Digital Banking credentials are issued to the Digital Banking Administrator during the enrollment. Please refer to the Digital Banking Access Agreement and Disclosure for more details on the Digital Banking credentials.

5.4 CUSTOMER SERVICE

If you need assistance with Bill Pay, you may call a Bill Pay Representative at 1-888-232-0227 or have a Live Chat within Bill Pay. Bill Pay Representatives are available Monday-Friday from 4:30 a.m. to 11:00 p.m. Pacific Time excluding Federal Holidays.

If you need assistance with our Digital Banking System, you may contact a Customer Service Representative by logging into Digital Banking or the Digital Banking App and starting a Conversation or by calling 541-752-5161 or 1-844-770-7100 Monday-Friday from 9:00 a.m. to 11:00 p.m. Pacific Time. Weekends and Holidays from 9:00 a.m. to 5:00 p.m. Pacific Time, excluding Thanksgiving and Christmas.

You may also email CustomerService@citizensEbank.com. It must be noted that electronic mail (email) transmissions are not secure communications. We therefore request that you do not send us or ask for sensitive information in the form of email. You may stop by the Bank and talk to a Customer Service Representative or write us at: Citizens Bank, PO Box 30, Corvallis, OR 97339.

5.5 HOURS OF ACCESSIBILITY

You can access your accounts through Digital Banking and the Digital Banking App, 24 hours a day, 7 days a week. However, at certain times, Digital Banking and the Digital Banking App or one or more of our Services or website may not be available due to Internet problems beyond the Bank's control or system maintenance.

5.6 PAYMENT ORIGINATIONS AND MODIFICATIONS

Payments added and scheduled prior to the "Send" date can be edited or deleted until 4:59 a.m. Pacific Time on the "Send" date.

If the "Send" date falls on a business day Monday-Friday, except for federal holidays, scheduled payments edited or deleted after 5:00 a.m. Pacific Time will not become effective until the next business day.

Payments added and scheduled on the "Send" date can be edited or deleted until 11:59 a.m. Pacific Time on the "Send" date.

If the "Send" date falls on a business day Monday-Friday, except for federal holidays, scheduled payments added, modified or deleted after the 12:00 p.m. Pacific Time cutoff will not become effective until the next business day.

Recurring Payments scheduled to occur on a weekend or federal holiday will be processed before or after the weekend or holiday based on your selection. Recurring Payments scheduled to process before or after a weekend or federal holiday can be modified until 4:59 a.m. Pacific Time on the "Send" date.

To schedule a payment, you must first add a payee (payment recipient) in Bill Pay. Payees are classified in two types: Pay a Company or Pay a Person. Payments are classified in four types: Email, Text, Direct Deposit (Electronic), or Check.

Direct Deposit payees are payees who can receive payments electronically and have made arrangements to receive payments electronically through various third-party service providers.

Email payees are payees who provide you their email address and securely provide their Bank Account information.

Text payees are payees who provide you with their mobile phone number and securely provide their Bank Account information.

Check payees are payees who can't receive payments electronically or have not made arrangements to receive payments electronically.

The Bank reserves the right to refuse the designation of a payee for any reason.

To ensure your payment is received by the payee in a timely manner, the Bank recommends you schedule payments to electronic payees at least 5 days before the due date or your intended payment date. Scheduling payment 5 days earlier will provide an allowance for weekends, holidays, and other delays. For scheduled payments to check payees you should allow additional time for U. S. Postal Service delivery.

5.7 PAYMENT VERIFICATION

Electronic Payments are verified against the available balance of the paying account before the payment is sent on the "Send" date. If funds are not available by 5:00 a.m. Pacific Time on the "Send" date, the payment will attempt to verify again at 12:00 p.m. Pacific Time on the "Send" date. After the second failed payment verification attempt, the payment will be canceled.

Check payments will be sent on the "Send" date. Funds will not be withdrawn from the account until the check is cashed by the payee.

5.8 CANCELLATION OF BILL PAY SERVICES

If you wish to cancel any or all your Business Bill Pay services, please refer to the "Customer Service" section in this agreement for more details on how to contact us. If, for any reason, you should ever wish to cancel Bill Pay or Digital Banking, your scheduled payments and transfers will be automatically deleted. For this reason, you should make other payment or transfer arrangements if you cancel these services. This will ensure that future payments or transfers made by you will not be duplicated. The Bank reserves the right to terminate the Business Bill Pay Disclosure and Agreement with you, in whole or in part, at any time for any reason.

5.9 CITIZENS BANK'S LIABILITY

In addition to those items or circumstances listed in the Digital Banking Access Agreement and Disclosure, the Bank shall not be liable for failure of payment, timely payment or payment errors caused by an act or omission of someone other than the Bank. The Bank will not be liable if you do not provide the Bank with complete, correct, or current account number or other identifying information so that the Bank, a merchant, vendor or other third party service provider can properly process the transactions; if you do not properly follow the instructions, or fail to correct or inform the Bank about any inaccuracy of which you are aware; if you receive notice from a merchant, vendor, or other third party service provider that any payment(s) remains unpaid or has not been completed and you fail to notify the Bank; if you make payment to a payee whom is not permitted to receive electronic payments (i.e. governmental agency, court, etc.); if you do not schedule a payment within the proper number of days or time to be received by the due date; if the funds or available balance in the account from which a payment is made is subject to legal process or other claims restricting the transaction; or any other circumstances or persons beyond the control of Citizens Bank that would prevent, delay, intercept, or alter the transaction, despite reasonable precautions the Bank has taken.

5.10 CUSTOMER LIABILITY

You are liable for all bill payment transactions made or authorized, even if the person(s) you authorize exceeds your or their authority. If you have given a third party your Digital Banking credentials or other means of access and want to terminate that person's authority, you must change your Digital Banking credentials immediately and notify Citizens Bank. Citizens Bank strongly suggests you do not share your Digital Banking credentials with anyone. If you believe your Digital Banking credentials or other means of access have been lost or stolen, notify us immediately.

You are responsible for the purchase, installation, maintenance, and security of any software or hardware that is needed to access Bill Pay. You agree to use a reputable antivirus and antispyware software program on your computer and update such antivirus and antispyware software on a regular basis. Citizens Bank is not responsible for any errors or issues that arise from the malfunction or failure of either the hardware or security software.

We may allow transactions which exceed your available account balance. If we do, you agree to pay the overdraft and the overdraft charges in effect at the time of the overdraft.

5.11 ERROR RESOLUTION

Call or write to us as soon as possible if you think your statement, account, or transaction information is wrong or if you need more information about a transaction listed on your statement or shown through Digital Banking or the Digital Banking App. We must hear from you no later than sixty (60) days after we made available to you the first statement on which the problem or error appeared. Please contact us by referring to the "Customer Service" section in this disclosure for more details. You will need to disclose the following information for prompt attention to error resolution issues:

1. Tell us your name and account number
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

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days

5.12 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) or (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").

6.0 QUESTIONS

Please contact us as stated below with any questions you may have regarding the above information.

Mailing/Street Address, Telephone Number, and Email address

Citizens Bank

PO Box 30, 275 SW 3rd St.

Corvallis, OR 97339-0030

Toll Free: 844-770-7100

Corvallis local Calling area: 541-752-5161

CustomerService@citizensEbank.com (Please do not send sensitive information via email)

7.0 CONTACT INFORMATION AND BUSINESS DAYS

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

1. Conversations – You can contact us by starting a Conversation after signing into Digital Banking or the Digital Banking App.
2. Email -You can contact us by email at CustomerService@citizensEbank.com (please note that banking transactions through SYSTEM are not made via email).
3. Toll Free Telephone: 1-844-770-7100.
4. Corvallis local Calling area: 541-752-5161
5. Facsimile (fax): 1-541-766-2298
6. U.S. Postal Service mailing address:
Citizens Bank
PO Box 30
Corvallis, OR 97339-0030
7. In Person - You may visit us in person at any one of our locations as listed on the Locations page at www.citizensEbank.com

Contact Us (Please do not send sensitive information via email.)

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

8.0 REVOKING PRIVILEGES

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.

9.0 YOUR RIGHT TO TERMINATE

You may cancel your SYSTEM service at any time:

1. By visiting us in person at any one of our locations as listed on the Locations page at www.citizensEbank.com
2. By phone:
Toll Free Telephone: 1-844-770-7100 or Corvallis local Calling area: 541-752-5161
3. 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.

10.0 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. For Cash Management Services, 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.