

Important Disclaimer And Intellectual Property Notices. Please read the disclaimer below.

BANKIOWA ONLINE ACCESS AGREEMENT - revised 4/2024

Agreement - This Agreement is a contract, which establishes the rules covering electronic access to your accounts at Banklowa through Banklowa's Online Banking Center ("SYSTEM"). By using the SYSTEM, you accept all the terms and conditions of this Agreement. Please read it carefully.

This Agreement is subject to applicable federal laws and the laws of the State of Iowa (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (expressed 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 Banklowa's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. The terms and conditions of the deposit agreements and disclosures for each of your Banklowa accounts as well as your other agreements with Banklowa such as loan notes, ODFI Agreement and related modifications, annual ACH letters, Remote Deposit Capture Agreement, or annual Remote Deposit Capture letters, continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement, together with the Enrollment Form, Schedule of Fees, and Regulation E Disclosure for consumer accounts and before mentioned documents constitutes the entire agreement between you and Banklowa with respect to Banklowa's Online Banking. There are no understandings or agreements relative to Banklowa's Online Banking which are not fully expressed in this Agreement. Users that opt to enroll for subsequent services, such as eStatements, Bill Pay, and Mobile Banking will review and accept additional Terms at the time of enrollment in those services.

Definitions - As used in this Agreement, the words "we", "our", and "us" mean Banklowa. "You" and "your" refer to the account holder authorized by Banklowa to use the SYSTEM under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through the SYSTEM. "Account" or "accounts" means your accounts at Banklowa. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, and transfers to and from your Banklowa accounts using the SYSTEM including bill payments and external transfers. "SYSTEM Services" means the services provided pursuant to this Agreement. "Business days" indicate Monday through Friday that the bank is open for business. Federal holidays and weekends are not included. "Consumer" means a natural person.

Customer Device Standards - Banklowa encourages all online banking customers to use and maintain current versions of web browser, malware and anti-virus protection software on their devices.

SYSTEM Services - You can use the SYSTEM to check the balance of your Banklowa accounts, view an account's history starting from the date of enrollment, transfer funds between your Banklowa accounts and accounts held by you at other financial institutions, make stop payment requests, enroll for and view electronic statements, change your address, and pay bills from your Banklowa accounts in the amounts and on the dates you request. Note: An account's history will accumulate up to One year from enrollment, at which time only the most current year will be accessible.

As an additional service, Banklowa will notify you via electronic mail when you set account reminders called ALERTS using Banklowa's SYSTEM. You may also set personal reminders using the SYSTEM to be sent to your email address. However, you must remember that email messages are not encrypted for security. At times, Banklowa may also send you general notifications via email regarding your account. These messages will not contain confidential information, such as your account number or account balance.

Security - Your Login ID and Password are intended to provide security against unauthorized entry and access to your accounts. Data transferred via the SYSTEM is encrypted in an effort to provide transmission security, and the SYSTEM utilizes identification technology to verify that the sender and receiver of the SYSTEM transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure 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 potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the SYSTEM, or email transmitted to and from us, will not be monitored or read by others.

Additional Security for Personal Online Banking Users - The SYSTEM passes a cookie to the user's browser for identifying the device and user during the session. A cookie is security data that is given to a browser by a web server and is returned by the browser on subsequent transmissions to identify the device, user and encryption information. If the system is not able to locate the cookie at login, the user will be required to authenticate their login using a One-Time Pin (OTP). You establish how you will receive your OTP and can choose from one or more of the following ways: automated telephone call or SMS text.

Some areas of our Website may use a cookie that is temporarily stored in the visitor's device memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Your Password - For security purposes, you are required to change your password upon your initial login to the SYSTEM. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to the SYSTEM will be revoked. To re-establish your authorization to use the SYSTEM, you may contact Banklowa at 800-433-0285. Additionally, through your sign in page you may submit a self-service request by selecting the link - [Forgot your password?](#) - and your password will be changed to a temporary password. Your password that you create must utilize both alpha and numeric characters for purposes of security. Your password can also have a special character, but it is not required. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down. Your password must be at least eight characters long.

Access - To use the SYSTEM, you must own or be authorized on at least one account at Banklowa, access to Internet service, and an email address. You will have immediate access to your accounts when you automatically enroll yourself online. User also has the choice to sign an Enrollment Form at any Banklowa branch office. When this is done we will verify your account information and we will activate the Online Banking service, using the login ID and temporary password you specified on your Enrollment Form within 24 hours or the next business day, whichever is sooner. The SYSTEM can be used to access only the Banklowa accounts for which you are a primary or secondary owner and are of a natural relationship to you (meaning tied to your social security or tax identification number). We undertake no obligation to monitor transactions through the SYSTEM to determine that they are made on behalf of the account holder. If you desire to have access right to view or transfer for accounts for which you are an authorized signer and not an owner, these rights can be granted based on the authorization of one of the account owners. These accounts will have to be manually tied to an online banking user account by Banklowa. Please direct such a request to your Banklowa account manager.

Posting of Transactions - Internal account-to-account transfers will be processed in real-time, same-day, if submitted prior to the nightly update (approximately 8:00pm central). Transactions (excluding internal account-to-account transfers) initiated through the SYSTEM before 3:00 p.m. (Central Standard Time) on a business day are posted to your account the same day. Transfers completed after 3:00 p.m. (Central Standard Time) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. The SYSTEM identifies transactions based upon the login ID

of the user who initiated the electronic transaction. Accordingly, you understand and acknowledge that the View Postings screens in both the Transfer and Bill Payer menu options of the SYSTEM will not reflect transactions made by multiple users from the same account if different login IDs are used. You agree to communicate with any other person with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid overdrafts. You understand that we will not act on any transaction instructions from you if sufficient funds are not available. To process a future dated payment or transfer, funds must be available on the date of the transaction, or the transaction may not be processed.

Hours of Access - You can use the SYSTEM seven days a week, twenty-four hours a day, although some or all the SYSTEM services may not be available occasionally due to emergency or scheduled system maintenance. We will make reasonable effort, but are under no obligation, to post notice of any extended periods of non-availability on our Website at www.bankiowa.com.

Fees and Charges - You agree to pay the fees and charges for your use of the SYSTEM Services, if any. You agree that all such fees and charges will be deducted from the Banklowa checking account designated as the "Primary Checking Account" on your Enrollment Form. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. If you wish to change the account you designated as your Primary Checking Account, you may do so by contacting your local Banklowa Representative. You are also responsible for telephone, data, and Internet service fees you incur in connection with your use of the SYSTEM. Fees and charges for specific types of transactions or services initiated through your online banking services such as stop payments, wires (business customers only), or external transfers are spelled out clearly in the Schedule of Fees and Regulation E Disclosures provided with this agreement. Use of these services constitutes your agreement and understanding of the fees involved with the applicable services. Please refer to the above mentioned disclosures for specific fee information.

Limits on Amounts and Frequency of SYSTEM Transactions - The number of transfers from Banklowa accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement disclosure for those accounts and as outlined in this agreement. If a hold has been placed on 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. See deposit account transfer limitations in your account agreement disclosures.

Online Stop Payments - You may initiate stop-payment requests online via the SYSTEM only for paper checks you have written. Online stop-payment requests are processed at 9:00 a.m. on the business day following the date the stop payment has been requested online and are valid for 60 days. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account. If you make your stop-payment request online and want the stop payment validity extended to 6 months, we require you to submit your request in paper form with your signature and get it to us within 14 days. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.

Stop Payment Liability- You agree to indemnify and hold us harmless from any and all claims, liabilities, costs and expenses, including, but not limited to, court costs and reasonable attorney fees, resulting from or growing out of our refusal to pay an identified transfer. We shall have no liability to you for the payment of an identified transfer contrary to a Stop Payment Order if the information provided, such as the dollar amount or account number, is not accurate. We are not liable to you if we pay an identified transfer if we acted in good faith or exercised ordinary care. Any damages that you incur and which we may be liable for are limited to actual damages not to exceed the amount of the transfer.

Periodic Statements - You will not receive a separate SYSTEM statement. Transfers to and from your accounts using the SYSTEM will appear on the respective periodic paper or electronic statements for your Banklowa accounts. Users may opt to receive Statements electronically at any time by going to the Statements tab in Online Banking.

External Account Transfers (for consumer users only) - The External Account Transfer service allows you to request a transfer of funds between your eligible Banklowa account(s) and account(s) owned by you and held at another financial institution (External Account). By authorizing an External Account, you are certifying your ownership of the account, and full right and authority to all the funds on deposit therein. Banklowa is not responsible for any errors in the information provided by you about the External Account, such as incorrect account number, ABA number, or financial institution name. You understand and agree that the relevant financial institution and Banklowa have no responsibility to investigate discrepancies between names and account numbers provided. Banklowa reserves the right to reject your funds transfer request or discontinue service for any reason, including exceeding daily transfer limits, insufficient funds available, security risks, or receipt of incomplete or unclear request details.

- Addition of external accounts to the SYSTEM will be complete only after successful verification of two small deposit (credit) amounts, called micro-deposits, to the external account. The micro-deposit verification process must be completed within 10 days of external account entry. One off-setting withdrawal (debit) will also post to the external account on the same day, resulting in a net \$0 effect on that account's balance.
- Customer may add multiple external accounts.
- External transfers will be processed on the next business day, if submitted before 3:00 pm CT.
- External transfers submitted after 3:00 pm CT will be processed on the 2nd business day.
- Transfers to/from external accounts are limited to \$1000 max per day (total).
- Individual customer requests to exceed the \$1000 daily limit will be considered at customer's request prior to transfer. Transfer requests exceeding the limit without prior request and granted approval will be declined.

All funds transfers are subject to the rules and regulations governing each affected account. Additional fees may apply. Please refer to your Banklowa and External Account Agreements for details.

Unauthorized Transfers - Tell us AT ONCE if you believe your password has been lost or stolen. Telephone Banklowa's System Operations Department at 1-800-433-0285.

Our Liability for Failure to Make a Transfer - If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you only for any interest lost or additional interest accrued on account of such failure resulting from our gross negligence or willful misconduct, provided, however, we will not be liable if:

- (1) a legal order directs us to prohibit withdrawals from the account, or if the account has been garnished or levied upon; or
- (2) if a garnishment or levy has been imposed on the account; or
- (3) if you have not provided us with complete and correct payment information for the Bill Payment Service, including without limitation the name, address, your payee assigned account number, payment data, and payment amount for the payee on a bill payment; or
- (4) if you have not properly followed the on-screen instructions for using the SYSTEM; or
- (5) additional exceptions, as may be referenced in the Electronic Funds Transfers section of your deposit account agreement.

Confidentiality - Banklowa contracts with FIS Billpay to provide Internet services to our customers. We will disclose information to third parties about your account or the transfers or payments you make:

- (1) where it is necessary for completing transfers or payments requested by you; 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 laws, government agency, or court orders; or
- (4) as permitted by law.

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 THE 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 THE 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 BANKIOWA AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH THE SYSTEM.

Acceptance of Agreement - By using the SYSTEM, or by accessing or permitting another to access the SYSTEM on your behalf, you agree to accept the terms and conditions of this Agreement, including but not limited to any obligation for security requirements, and any future amendments to or new version of this Agreement. Your use of the SYSTEM after the effective date of any new version or amendment to this Agreement will constitute your acceptance of the new version or amendment to this Agreement.

Indemnification. You, in consideration of being allowed access to the SYSTEM, agree to indemnify and hold Banklowa harmless from any losses or damages, including attorney's fees, resulting from the use of the SYSTEM, including but not limited to any unauthorized use of the SYSTEM, to the extent allowed by applicable law.

Your Right to Terminate - You may cancel your SYSTEM service at any time by providing us with written notice by postal mail, in person, or by phone after proper verification. Your access to the SYSTEM will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

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

- (1) Without prior notice, if you have insufficient funds in any one of your Banklowa accounts. SYSTEM service may be reinstated, at our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits. In addition, we may terminate without prior notice, for your violation of this Agreement, or any other agreement with Banklowa for which you are a party.
- (2) Upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account your Bill Pay option may be terminated.
- (3) Inactive account - If you do not access the SYSTEM services for 120 days, your SYSTEM account may be considered inactive and you may be required to contact Banklowa to reinstate SYSTEM services.
- (4) Upon reasonable notice, for any other reason at our sole discretion.

How to Contact Banklowa

Email - You can contact Banklowa with questions by email at Banklowa@bankiowa.com

Note: Email is not secure.

Telephone: (319)334-7181 or 1-800-433-0285

Postal Mail: Banklowa, 230 1st Street East, P.O. Box 229, Independence, IA 50644

Visit us in person at any one of our twelve Banklowa locations:

230 1st Street East Independence, IA 50644

633 Bush Street Lamont, IA 50650

1311 Sixth Street Jesup, Iowa 50648

305 Enterprise Drive Independence, IA 50644

102 Railroad Street Norway, Iowa 52318

3222 Kimball Ave. Suite A Waterloo, Iowa 50702

6804 University Ave. Cedar Falls, Iowa 50613

7045 C Ave NE Cedar Rapids, IA 52402

330 East 4th Street Waterloo, IA 50703

2701 Edgewood Pkwy SW Cedar Rapids, IA 52404

114 Ely Street Rowley, IA 52329

901 Tower Terrace Road Marion, IA 52302

SCHEDULE OF FEES

Overdraft Automatic Transfer Checking/Savings Transfer Fee	\$4.00 (applies to checking account receiving the deposit)
Overdraft Automatic Transfer Checking/Savings Dollar Limit	Multiples of \$100.00
Check Printing	Fee depends on style of check ordered
Temporary Checks	\$.25 per check
Official Checks	\$5.00 each
Visa Debit Card - Magnetic Stripe only (no chip)	\$25.00
Debit Card-Replacement Fee	\$15.00
Dormant Account Fee (charged each month)	\$10.00 (an account is dormant if for 1 year there are no deposits/withdrawals to the account & you have had no communication with us about the account)
Overdraft Fee (each debit or check presentment paid)*	\$30.00 each (Consumer Accts: 5 max total OD or Returned Item fees daily)
Returned Item Fee (each debit or check presentment returned)*	\$30.00 each (Consumer Accts: 5 max total OD or Returned Item fees daily)
Negative Balance Closing Fee*	\$25.00 per closed account
* These fees apply to overdraft items or returned items created by;	check, in person withdrawals, ATM withdrawals or other electronic means.
Return Deposit Item	\$4.00
IRA Over Contribution Fee	\$10.00
IRA Tax Correction Fee	\$10.00
Account Activity Printout	\$1.50
Account Research	\$30.00/hour, \$10.00 minimum
Account Balance Assistance	\$30.00/hour, \$10.00 minimum
Stop Payment	\$30.00
Photocopies	\$.50 each
Wire Transfers...Outgoing	\$25.00
Wire Transfers...Incoming	\$20.00
Wire Transfer..Foreign Outgoing (new fee structure 01/01/18)	US Currency \$70 /Foreign Currency \$50
Wire Transfers...Repetitive Outgoing	\$20.00
ACH Transfer Fee	\$1(every time) for an ACH transaction originated by Banklowa to CREDIT another Financial Institution
Same Day ACH Transfer Fee	\$15 (per transfer) for a Same Day ACH transaction
Foreign Check Presentment Fee	\$10.00 per item
Collection Items	\$5.00 + \$1.00 per day
Safe Deposit Box Rental	Fee depends on size of box rented (please see the bank); box contents are not insured by any government agency
...Key/Lock Replacement	Actual Cost
Fax/Phone Notification Fee (sending/receiving)	\$1.00 per page/call
Closing of Account within 60 days after opening	\$25.00
Levies/Garnishments	\$75.00
Empty ATM Deposit Envelope	\$25.00 per empty envelope
Some fees associated with a transaction account are subject to State and Local Options Sales Tax.	Such taxes are included in the fee amounts stated.
Foreign Currency Conversion Fees	
Apply to ATM and debit card transactions or withdrawals initiated in a country where currency is anything other than US dollars. Refer to your account agreement for further foreign transaction details.	
...Visa International Service Assessment (ISA) Fee	1.00% of the US dollar transaction amount
...Currency conversion (CC) FEE	0.20% of the US dollar transaction amount
...Issuer Cross-Border Transaction (ICBT) Fees	0.80% of the US dollar transaction amount
Visa Gift Card	\$4.00 per card purchased. Additional transaction/usage fees apply. See Gift Card Agreement for more details.
Visa Travel Card	\$7.50 per card purchased. Additional transaction/usage fees apply. See Travel Card Agreement for more details.
Reload Visa Travel Card Fee	\$2.00 per reload

ELECTRONIC FUND TRANSFER DISCLOSURE

For purposes of this disclosure the terms "we", "us" and "our" refer to BANKIOWA. The terms "you" and "your" refer to the recipient of this disclosure.

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 VISA debit card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of EFT services provided by BANKIOWA in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

VISA DEBIT CARD SERVICES:

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

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 Debit Card through the following network(s): Shazam and NYCE.

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.

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 actual (ledger) 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:

- VISA debit card: checking account.

Your Debit Card 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.

VISA ACCOUNT UPDATER SERVICE. VISA Account Updater (VAU) is used by participating merchants to ensure they have the latest card information (for example, card number) on file to process recurring payment and account on file transactions. By automatically maintaining the accuracy of the cardholder date, VAU helps prevent disruptions in merchant services due to account changes. VAU may extend the life of the established account on file automatic recurring payment arrangements. We participate in VISA Account Updater Service, if you would like to opt-out of this service please contact us at 1-800-433-0285.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Visa®. When you use your card with the Visa® logo 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 a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

IMPORTANT ADDITIONAL FEE NOTICE. Visa® charges an International Service Assessment Fee on all international transactions. Therefore, transactions completed with your Visa® card will be subject to an International Service Assessment (ISA) Fee of 1.0% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the ISA Fee will be 0.8% of the transaction amount. You will be charged an ISA Fee for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

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 the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), money market account(s), and IRA account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING. BANKIOWA offers its customers use of our Online Banking service.

Access your account anytime, from anywhere you have a secure Internet connection.

Check account balances and pending transactions

View/search account history and check images

Sign up and receive eStatements

Change your address, email address and phone number

Request stop payments

Customize email alerts or text alerts

Download transaction data

Transfer funds between your BankIowa accounts

BankIowa loan payments

External Transfers

Send funds to an account you own at another institution anywhere in the United States.

Daily limit of \$1,000

People Pay

Send funds to another person that has a bank account anywhere in the United States.

Daily limit of \$1,000

Online Bill Pay

Pay one time bills or set up reoccurring payments in either check or electronic form.

Daily limit of \$20,000

For Online Banking assistance, please email us at bankiowa@bankiowa.com or call 800-433-0285.

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.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - VISA DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$1,000.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER LIMITATIONS.

- We reserve the right to impose limitations for security purposes at any time.
- A VISA card can not be used for illegal transactions.

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 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 (800)433-0285 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the 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 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.

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

The security of your account depends upon your maintaining possession of your 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 via the telephone.

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: (800)433-0285

or

write to: Banklowa
PO Box 229
230 First St East
Independence, IA 50644

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 ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

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, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (800)433-0285 (Banking hours: 8am - 5pm Monday - Friday; 8am - 11:30am Saturday) or (800)236-2442 (outside of banking hours)

or

write to: Banklowa
PO Box 229
230 First St East
Independence, IA 50644

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

CONSUMER LIABILITY. Tell us AT ONCE if you believe your 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 Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your 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 Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your 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).

Also, if your statement shows transfers you did not make, 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, 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.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING VISA 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 debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (800)433-0285

or

write to: BankIowa
PO Box 229
230 First St East
Independence, IA 50644

or

email us at: bankiowa@bankiowa.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 BANKIOWA 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 question 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 we

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® Debit 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.

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 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.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

PERIODIC CHARGE. We may charge you a fixed monthly or annual charge for the additional services available to you through your Debit Card or otherwise. See the applicable Fee Schedule to determine the amount of the charges.

FEE SCHEDULE. The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from BANKIOWA upon request.

- Commercial Account Bill Pay transactions will be displayed as one fee for the month as 'AC-Internet Charges-I-Net-Fees' on your periodic statement. Commercial Accounts will be charged \$0.50 per each online bill payment transaction. State and Local Options Sales Tax are included in the fee stated.
- You will be charged \$15.00 per card for the issuance of a replacement debit card. State and Local Options Sales tax are included in the fee stated. Empty ATM deposit envelope fee \$25.00.
- ACH Transfer Fee: \$1 (Every time) for an ACH transaction originated by BankIowa to CREDIT another Financial Institution.
- Online Banking Electronic Expedited Bill Pay is \$8.00 each time of use.

DISCLOSURE OF ACCOUNT INFORMATION. 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.

ADDITIONAL PROVISIONS

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

TERMS AND CONDITIONS OF THE BILL PAYMENT SERVICE

SERVICE DEFINITIONS

"Service" means the Bill Payment Service offered by Banklowa, through Metavante Corporation.

"Agreement" means these Terms and Conditions of the bill payment service.

"Payee" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

"Payment Instruction" is the information provided by you to the Service for a bill payment to be made to the Payee (such as, but not limited to, Payee name, Payee account number, and Scheduled Payment Date).

"Payment Account" is the checking account from which bill payments will be debited.

"Billing Account" is the checking account from which all Service fees will be automatically debited.

"Business Day" is every Monday through Friday, excluding Federal Reserve holidays.

"Deliver By Date" is the day you want your Payee to receive your bill payment and is also the day your

"Due Date" is the date reflected on your Payee statement for which the payment is due. It is not the late date or grace period.

"Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing.

PAYMENT SCHEDULING

Bill Payments will be sent as either a paper check or as an electronic transfer (ACH).

Bill Payments being sent as a check begin processing four (4) Business Days prior to your Scheduled Payment Date.

Therefore, the application will not permit you to select a Scheduled Payment Date less than four (4) Business Days from the current date. When scheduling payments you must select a Deliver By Date that is no later than the actual Due Date reflected on your Payee statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates should be prior to any late date or grace period.

Payments mailed as a check will use standard USPS and is estimated as a 4 to 5 day delivery time. However, delivery times can vary and it is the customer's responsibility to ensure funds are in the account.

Funds for a check payment will come out of your account when the check is submitted to us.

Bill Payments being sent electronically (ACH) will have funds debited from the funding account on the payment "Due Date".

The application will not permit you to select a Scheduled Payment date less than (1-2) Business Days from the current date for an electronic (ACH) payment. When scheduling payments you must select a Deliver By Date that is no later than the actual Due Date reflected on your Payee statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least (1) Business Day before the actual Due Date. Schedule Payment Dates should be prior to any late date or grace period.

THE SERVICE GUARANTEE

Due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by Payees or financial institutions, some transactions may take longer to be credited to your account. The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under "Payment Scheduling" in this Agreement.

PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE

By providing the Service with names and account information of Payees to whom you wish to direct payments, you authorize the Service to follow the Payment Instructions that it receives through the payment system.

In order to process payments more efficiently and effectively, the Service may edit or alter payment data or data formats in accordance with Payee directives.

When the Service receives a Payment Instruction, you authorize the Service to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment Date

designated by you. You also authorize the Service to credit your Payment Account for payments returned to the Service by the United States Postal Service or Payee, or payments remitted to you on behalf of another authorized user of the Service.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability and any Service Guarantee shall be void if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Payee; and/or,
4. Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Payee which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Payee any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT METHODS

The Service reserves the right to select the method in which to remit funds on your behalf to your Payee.

These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment.

PAYMENT CANCELLATION REQUESTS

You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions within the application.

There is no charge for canceling or editing a Scheduled Payment. Once the Service has begun processing a payment it cannot be cancelled or edited, therefore a stop payment request must be submitted.

STOP PAYMENT REQUESTS

The Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared.

The Service may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed.

If you desire to stop any payment that has already been processed, you must contact Customer Service.

Although the Service will make every effort to accommodate your request, the Service will have no liability for failing to do so.

The Service may also require you to present your request in writing within fourteen (14) days.

The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule.

PROHIBITED PAYMENTS

Payments to Payees outside of the United States or its territories are prohibited through the Service.

EXCEPTION PAYMENTS

Tax payments and court ordered payments may be scheduled through the Service, however such payments are discouraged and must be scheduled at your own risk. In no event shall the Service be liable for any claims or damages resulting from your scheduling of these types of payments. The Service Guarantee as it applies to any late payment related changes is void when these types of payments are scheduled and/or processed by the Service. The Service has no obligation to research or resolve any claim resulting from an exception payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be the sole responsibility of you and not of the Service.

BILL DELIVERY AND PRESENTMENT

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Payees directly if you do not receive your statements. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

Information provided to the Payee ã» The Service is unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Payee. Any changes will need to be made by contacting the Payee directly. Additionally, it is your responsibility to maintain all usernames and passwords for all electronic Payee sites. You also agree not to use someone else's information to gain unauthorized access to another persons bill.

Activation Upon activation of the electronic bill feature the Service may notify the Payee of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Payee to Payee and may take up to sixty (60) days, depending on the billing cycle of each Payee. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Payee. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Payee reserves the right to accept or deny your request to receive electronic bills.

Notification: The Service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, the Service may send an e-mail notification to the e-mail address listed for your account.

It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills.

The time for notification may vary from Payee to Payee. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification - The electronic Payee reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Payee to Payee. It may take up to sixty (60) days, depending on the billing cycle of each Payee.

The Service will notify your electronic Payee(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. The Service will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s)- You agree to hold the Service harmless should the Payee fail to deliver your statement(s).

You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Payee directly.

Accuracy and dispute of electronic bill -The Service is not responsible for the accuracy of your electronic bill(s).

The Service is only responsible for presenting the information we receive from the Payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Payee directly.

This Agreement does not alter your liability or obligations that currently exist between you and your Payees.

EXCLUSIONS OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED,

INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

PASSWORD AND SECURITY

You agree not to give or make available your password or other means to access your account to any unauthorized individuals.

You are responsible for all payments you authorize using the Service. If you permit other persons to use the Service or your password or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify the Service at once by calling Banklowa during customer service hours.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

If you tell us within two (2) Business Days after you discover your password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission.

If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us,

you could be liable for as much as \$500.00. If your monthly financial institution statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

ERRORS AND QUESTIONS

In case of errors or questions about your transactions, you should as soon as possible notify us via one of the following:

1. Telephone us at 1-800-433-0285 during customer service hours;
2. Write us at:
Banklowa
230 First Street East, PO Box 229
Independence, Iowa 50644

If you think your statement is incorrect or you need more information about a Service transaction listed on the statement, we must hear from you no later than sixty (60) days after the FIRST statement was sent to you on which the problem or error appears.

You must:

1. Tell us your name and Service account number;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you, and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your Payment Account within ten (10) Business Days for the amount you think is in error.

If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your Payment Account. If it is determined there was no error we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. The Service may revoke any provisional credit provided to you if we find an error did not occur.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

1. Where it is necessary for completing transactions;
2. Where it is necessary for activating additional services;
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or Payee;
4. To a consumer reporting agency for research purposes only;
5. In order to comply with a governmental agency or court orders; or
6. If you give us your written permission.

SERVICE FEES AND ADDITIONAL CHARGES

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle.

There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize the Service to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you. Any financial fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

FAILED OR RETURNED TRANSACTIONS

In using the Service, you are requesting the Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are insufficient funds in your Payment Account to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice from the Service. In such case, you agree that

1. You will reimburse the Service immediately upon demand the transaction amount that has been returned to the Service;
2. For any amount not reimbursed to the Service within fifteen (15) days of the initial notification, a late charge equal to
1.5% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed;
3. You will reimburse the Service for any fees imposed by your financial institution as a result of the return;
4. You will reimburse the Service for any fees it incurs in attempting to collect the amount of the return from you; and,
5. The Service is authorized to report the facts concerning the return to any credit reporting agency.

ALTERATIONS AND AMENDMENTS

This Agreement, applicable fees and service charges may be altered or amended by the Service from time to time.

In such event, the Service shall provide notice to you. Any use of the Service after the Service provides you a notice of change will constitute your agreement to such change(s). Further, the Service may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete.

Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates.

ADDRESS OR BANKING CHANGES

It is your sole responsibility to ensure that the contact information in your user profile is current and accurate.

This includes, but is not limited to, name, address, phone numbers and email addresses. Changes can be made either within the application or by contacting Customer Service. Any changes in your Payment Account should also be made in accordance with the procedures outlined within the application's Help files. All changes made are effective immediately for scheduled and future payments paid from the updated Payment Account information.

The Service is not responsible for any payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

SERVICE TERMINATION, CANCELLATION, OR SUSPENSION

In the event you wish to cancel the Service, you may have the ability to do so through the product, or you may contact customer service via one of the following:

1. Telephone us at 1-800-433-0285 during customer service hours; and/or
2. Write us at:

Banklowa
230 First Street East, PO Box 229
Independence, Iowa 50644

Any payment(s) the Service has already processed before the requested cancellation date will be completed by the Service.

All Scheduled Payments including recurring payments will not be processed once the Service is cancelled.

The Service may terminate or suspend Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

PAYEE LIMITATION

The Service reserves the right to refuse to pay any Payee to whom you may direct a payment. The Service will notify you promptly if it decides to refuse to pay a Payee designated by you. This notification is not required if you attempt to make a prohibited payment or an exception payment under this Agreement.

RETURNED PAYMENTS

In using the Service, you understand that Payees and/or the United States Postal Service may return payments to the Service for various reasons such as, but not limited to, Payee's forwarding address expired; Payee account number is not valid; Payee is unable to locate account; or Payee account is paid in full. The Service will use its best efforts to research and correct the returned payment and return it to your Payee, or void the payment and credit your Payment Account. You may receive notification from the Service.

INFORMATION AUTHORIZATION

Your enrollment in the Service may not be fulfilled if the Service cannot verify your identity or other necessary information.

Through your enrollment in the Service, you agree that the Service reserves the right to request a review of your credit rating at its own expense through an authorized bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a Payee or your financial institution (for example, to resolve payment posting problems or for verification).

DISPUTES

In the event of a dispute regarding the Service, you and the Service agree to resolve the dispute by looking to this Agreement.

You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what an employee of the Service or Customer Service Department says and the terms of this Agreement, the terms of this Agreement will prevail.

ASSIGNMENT

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

NO WAIVER

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

CAPTIONS

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Iowa, without regard to its conflicts of laws provisions.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

BANKIOWA MOBILE BANKING SERVICE AGREEMENT – revised 10/2021 **(Addendum to your Banklowa Online Access Agreement)**

This Mobile Banking Service Agreement (as amended from time to time, this "**Agreement**"), governs the Mobile Banking Services, provided by **Banklowa** and your use of those services. This Agreement (this "**Agreement**") is entered into by and between Banklowa ("us," "our" or "we," depending on the context) and you, a current Banklowa customer or authorized representative on a Banklowa account ("you," "your" and "yours").

Banklowa Mobile Banking is designed to increase convenience to our retail and business customers. You must be an active Banklowa Online Banking user with a valid email address to enroll in Banklowa Mobile Banking.

Relationship to Other Agreements and Fees. You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your agreements with us, and/or any unaffiliated service providers, including, but not limited to, your mobile service

provider (e.g., Verizon, US Cellular, etc.). You understand that those agreements may include fees, limitations and restrictions which may impact your use of Mobile Banking. Your mobile provider may impose data usage or text message charges for your interaction with Mobile Banking, and you agree to pay all such fees.

Description of Services. Mobile Banking is a service that allows you to access account information and conduct certain transactions using compatible and supported wireless devices. Your enrollment in Mobile Banking permits your use of the service in the following forms: Text (SMS), Mobile Browser (XHTML), and iPhone or Android Mobile App.

PLEASE SEE FEATURE-SPECIFIC SECTIONS BELOW FOR INFORMATION ON MOBILE BILL PAY AND MOBILE DEPOSIT.

CHANGES OR CANCELLATION. Banklowa reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Mobile Banking Service. We will notify you of any material change via e-mail, text message, or on our website(s). You will be prompted to accept or reject any material change to this agreement the next time you use the Service after Banklowa has made the change. Further, you will be deemed to accept any changes to this Agreement if you continue to maintain and use Banklowa Mobile Banking, which continuing maintenance and use must occur after you have received any required notice, if applicable.

You may cancel your participation in Mobile Banking by texting "Stop" to 73955 or by selecting "Disable Mobile Device" on the Mobile Banking page in Online Banking. We reserve the right to cancel the Mobile Banking Service, or your ability to use the Service, at any time without prior notice. Termination by either party will not affect your obligations under this Agreement, even if we allow a transaction to be completed after the termination of this Agreement.

Accountholder's Indemnification Obligation. You understand and agree that you are required to indemnify us and all of our affiliates, officers, employees and agents and hold us and all of our affiliates, officers, employees and agents harmless from and against any and all claims, actions, damages, liabilities, costs and expenses, including reasonable attorneys' fees and expenses, arising from your use of Banklowa Mobile Banking and/or any breach of the terms and conditions of this Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

You understand and agree that you are required to indemnify our technology partners and hold harmless their affiliates, officers, employees and agents against any third party claims, suits, proceedings, actions or demands, including claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines, penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such claim is related to us or your use of Banklowa Mobile Banking or our technology partners' applications relating thereto, unless such claim directly results from an action or omission made by our technology partners in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

DISCLAIMER OF WARRANTIES. YOU AGREE THAT YOUR USE OF BANKIOWA MOBILE BANKING AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF BANKIOWA MOBILE BANKING, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT BANKIOWA MOBILE BANKING WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED USING BANKIOWA MOBILE BANKING WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN BANKIOWA MOBILE BANKING OR ANY OF THE TECHNOLOGY RELATED THERETO WILL BE CORRECTED.

LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF, BANKIOWA MOBILE BANKING REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.

Entire Agreement. This Agreement, including all agreements and other documents incorporated by reference, embodies the entire agreement between the parties. Any oral agreements, promises, negotiations, or representations not expressly set forth in this Agreement are of no force or effect.

No Waiver. No waiver of the performance or breach of, or default under, any condition or obligation in this Agreement will be deemed to be a waiver of any other performance, or breach or any other condition or obligation of this Agreement.

FEATURE-SPECIFIC TERMS OF USE: BANKIOWA MOBILE BILL PAY

This Mobile Banking feature is available in Mobile Browser (XHTML) and iPhone or Android Mobile App. Your use of Banklowa Mobile Bill Pay is limited to the authorization, scheduling of payments, and creation of new payees only. New enrollment requests need to be conducted through the Online Banking Bill Pay service. The “Terms and Conditions of the Bill Payment Service” you agreed to at the time of Online Banking Enrollment also govern your use of the Mobile Bill Pay service.

FEATURE-SPECIFIC TERMS OF USE: BANKIOWA MOBILE DEPOSIT

This Mobile Banking feature is available exclusively in iPhone or Android Mobile App for use with Banklowa checking and savings accounts only. All additional information and terms below apply to the Mobile Deposit feature.

Definitions. As there are some terms and/or documents referred to in this Agreement with which you may be unfamiliar, we use the following definitions throughout this Agreement:

Drawn On: When this or a similar phrase is used with reference to an account, it means the account in which the funds for the check that is to be paid are held.

Endorsement: The payee’s signature(s) and other required information on the back of the check.

Payee: The person to whom payment is made by a check.

Payor: The person who orders payment – in other words, the person who SIGNS a check.

Deposit Limits. We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Services and to modify such limits from time to time.

Eligible items. You agree to scan and deposit only checks drawn on U.S. banks in U.S. dollars and checks that are as defined in Federal Reserve Regulation CC (“Reg CC”). You agree that you will not use Banklowa Mobile Deposit to deposit:

- Checks which are stale (more than 6 months old,) or post-dated (made payable at some point in the future);
- Checks payable to any person or entity other than you (i.e., payable to another party and then endorsed to you);
- Checks payable to you and another party who is not a joint owner on the account;
- Checks that contain evidence of alteration, or that 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;
- Checks that have been previously negotiated;
- Checks previously converted to a substitute check;
- Checks or items that are remotely created checks;
- Checks that have previously been submitted through this Service or through a remote deposit capture service offered at any other financial institution or service provider.

Check Requirements (including image quality). Each image must be legible and must provide all of the information that is contained on the front and back of the original check at the time presented to you by the payor. The image quality must meet the standards of and comply with the requirements established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association. These requirements include, but are not limited to, ensuring the following information can clearly be read and understood by sight review of the Check image: information about the payor and the paying bank that is preprinted on the original check; the amount of the Check (both written and numeric); the Payee; the date; the Check number; the numerical encoded information on the bottom of the check; the payor’s signature(s); and all required endorsements applied to the back of the original check.

Endorsements. You agree to restrictively endorse any item transmitted through the services as “FOR MOBILE DEPOSIT ONLY, (your signature).” Business customers should use their endorsement stamp (if available) in place of the signature. Endorsements must be made on the back of the check within 1½ inches from the top edge. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.

If the check is made payable to you and another payee, both of you must endorse the check, and it must be deposited into a Banklowa joint account owned by both of you. If the check is payable to you or another payee, or if the check lists two payees and does not specify “or,” either of you may endorse the check and deposit it into any Banklowa account for which the person endorsing the check is an authorized party. As described in your Account Agreement, we may not accept checks with multiple endorsements for deposit unless we are able to verify each endorsement.

Business Days. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays.

Receipt and Acceptance of Check Images. Acceptance within the Banklowa Mobile Deposit application does not mean that the

image is free of errors or will be accepted for deposit. We are not responsible for any image we do not receive or for images that are “dropped” during transmission. After we receive check images and all other required deposit information from you through the Service, we will submit them for verification and final inspection.

We reserve the right to reject any check image transmitted through Banklowa Mobile Deposit, at our sole discretion, without liability to you. If we reject a check image for remote deposit, you must physically deposit the original check. The Bank is not liable for any service or late charges that may be imposed against you due to the Bank’s rejection of any check image that you transmit for deposit through the Service.

We will notify you by email only if a deposit is rejected, by the end of the next business day following the day of deposit. The deposit is not deemed “accepted” by us until it is posted to your account at the end of the business day. To confirm acceptance of a mobile deposit, please log into your account using Banklowa Online or Mobile Banking after 11:00 pm central time. Check images transmitted through Banklowa Mobile Deposit which are received after 3:00 P.M. and any such deposits received on Federal holidays or days that are not business days, will be submitted for verification and acceptance on the following business day.

Credit to Your Account. Once your deposit has been accepted, funds from the mobile check deposit will generally be credited to your account by the end of the business day we receive your deposit, if received before 3:00 P.M. Central. Mobile deposit check images received by us after 3:00 P.M. Central or on non-business days will not be available for credit to your account until the next business day.

Deposits made through Banklowa Mobile Deposit are not subject to our Banklowa’s Funds Availability Policy. We reserve the right to hold funds from deposits submitted using the Services until final collection. In the case that we delay the availability of your deposit, the funds will generally be available by the seventh business day after the deposit. You will be notified by email within one business day of any hold placed on a Mobile Deposit to your account.

Returned Deposits. As with any non-cash deposit, Checks deposited using Banklowa Mobile Deposit are subject to final funds collection from the payor bank. If an original check deposited through Banklowa Mobile Deposit is dishonored, rejected or otherwise returned unpaid for any reason, we will charge the deposit amount back to your account. Returned item fees will apply as disclosed in your Schedule of Fees. You understand and agree, since the original check is your property, the check will not be returned and the Bank may charge back an image of the check, an ACH debit, or other electronic or paper debit, as applicable, to your account. You further agree that any image that we charge back may be in the form of an electronic or paper reproduction of the original check or a substitute check. You may not use the Service to deposit a substitute check and you may not deposit the original check through the service or in any other manner if you receive a dishonored check. You may be able to negotiate a returned substitute item in person, and should speak to a customer service representative at any of our branches if you require such assistance. In accordance with your Account Agreement, Banklowa reserves the right to “setoff” the amount of the returned item and any applicable fees with funds from any Banklowa account held by you. As with any returned item, you will be responsible for reimbursing us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. You agree to comply with any additional instructions we may provide to you in connection with returned checks.

Original checks. After you’ve confirmed that the deposit has been credited to your account, you must securely store the original check for thirty (30) days after transmission to us and make the original check accessible to us at our request. We may request to view the original check for a variety of reasons, such as we have concerns with the accuracy or validity of the image. Upon our request, and within five (5) business days, you must deliver to us, at your expense, the original check. If you do not provide the original check in a timely manner, the deposit in question will be reversed from your account. At the end of this thirty (30) day period, you must destroy the original check by first marking it “VOID” and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. *After destruction of an original check, the image will be the sole evidence of the original check.*

You agree that you will never re-present the original check. You understand that you are responsible if the original check is ever presented again for payment.

Your Warranties. You make the following warranties and representations with respect to each image you transmit to us using Banklowa Mobile Deposit:

- Each image is a true and accurate rendition of the front and back of the original check, without any alteration, and the payer of the check has no defense against payment of the check.
- The amount, payee(s), signature(s), and endorsement(s) on the image and on the original check are legible, genuine, and accurate.
- You will only transmit eligible items.

- You will not redeposit, represent, or otherwise endorse to a third party the original check.
- There are no other duplicate images of the original check, other than a non-negotiable photocopy which may be kept for recordkeeping purposes.
- The original check was authorized by the payer in the amount stated on the original check and to the payee(s) stated on the original check.
- You are authorized to enforce and obtain payment of the original check.
- You have possession of the original check and no party will submit the original check for payment.
- You will notify us immediately if you learn of any loss or theft of the original check.
- Banklowa will not sustain a loss because you have deposited an image.
- Items you transmit do not contain viruses any other disabling features that may have an adverse impact on our network, data, or related systems.
- You agree to indemnify and hold harmless Banklowa from any loss for breach of this warranty provision.

Compliance with Law. You will use Banklowa Mobile Deposit for lawful purposes and in compliance with all applicable laws, rules and regulations. You warrant that you will only transmit images of original checks for deposit and that you have handled the original checks in accordance with applicable laws, rules and regulations.

Banklowa Mobile Deposit Unavailability. Banklowa Mobile Deposit may be temporarily unavailable due to system maintenance or technical difficulties, including those of your Internet service provider, cellular service provider and/or Internet software. In the event that Banklowa Mobile Deposit is unavailable, you may deposit original checks at our branches or by mailing the original check to: Banklowa, P.O. Box 229, Independence, IA 50644.

Banklowa Mobile Deposit Security. You agree you will complete each deposit via Banklowa Mobile Deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile device remains securely in your possession until the deposit has been completed. It is your responsibility to take all necessary steps to safeguard against unauthorized deposits. You must notify us immediately by telephone at (800) 433-0285 and with written confirmation if you learn of any loss or theft of original checks. You agree to ensure the safety and integrity of original checks from the time of receipt until the time of destruction. If warranted in our reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring to confirm that you have satisfied your obligations under this Agreement.

Errors in Transmission. By using the services you accept the risk that an item may be intercepted or misdirected during transmission. Banklowa bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such errors.

Your Responsibility. You are solely responsible for the quality, completeness, accuracy, validity and integrity of any image transmitted to us using Banklowa Mobile Deposit. You are solely responsible if you intentionally or unintentionally submit fraudulent, inaccurate, incorrect, illegible or otherwise improper or unusable images to us. You are also solely responsible if Banklowa Mobile Deposit is used by any person other than you, whether or not you have authorized such other person, to submit fraudulent, unauthorized, inaccurate, incorrect, illegible or otherwise improper or unusable images to us.

In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile, copy or reproduce all or any part of, or interfere or attempt to interfere with, the technology or service included in or associated with Banklowa Mobile Deposit. We and our technology partners retain all rights, title and interests in and to all services, technology, software and hardware included in or associated with Banklowa Mobile Deposit.
