

## **ST. ANSGAR STATE BANK ONLINE BANKING CUSTOMER AGREEMENT**

Revised 06/14/21

This Online Banking Customer Agreement sets forth the terms and conditions governing the provision of online banking services to you or anyone authorized by you (collectively, you, your, or yours) and describes rights, responsibilities and obligations by you and St. Ansgar State Bank. By using the online banking, you agree to the terms and conditions of this agreement, which, are in addition to those that apply to any accounts you have with St. Ansgar State Bank.

### **Eligibility**

In order to activate your online banking, you must have at least one account with us, and you must have internet access established.

### **Access**

Online banking is generally accessible 24 hours a day, seven days a week, except that they may be inaccessible for a reasonable period on a daily basis for system maintenance. We are not liable for failure to provide access due to system failure or other unforeseen acts. We may modify, suspend, or terminate access to the online banking services at any time for any reason without notice.

### **Rights and Responsibilities**

Once you have enrolled in online banking with St. Ansgar State Bank, you may then access your accounts using the Login ID and Password you selected during your enrollment process. You are responsible for keeping your password and account data confidential.

We are entitled to act on transaction instructions received using your password, and the use of your password will have the same effect as your signature authorizing the transaction. If you authorized other persons to use your password in any manner, your authorization will be considered unlimited until you have notified us in writing that you have revoked the authorization and changed your password; and you are responsible for any transactions made by such persons until you notify us that transfers by that person are no longer authorized and we have a reasonable opportunity to act upon the change of your password.

### **St. Ansgar State Bank Alerts Terms and Conditions**

**Alerts.** Your enrollment in St. Ansgar State Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your St. Ansgar State Bank account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time or cancel old alerts. We usually notify you when we cancel alerts but are not obligated to do so. St. Ansgar State Bank reserves the right to terminate its alerts service at any time without prior notice to you.

**Methods of Delivery.** We may provide alerts through one or more channels ("**endpoints**"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your **St. Ansgar State Bank** Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c) above supports the email, push notification, and text message alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

**Alerts via Text Message.** To stop alerts via text message, **text "STOP" to 99588 at any time.** Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in **St. Ansgar State Bank** Online Banking. For help with SMS text alerts, text "HELP" to **99588**. In case of questions please contact customer service at **641-713-4501**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

**Limitations.** **St. Ansgar State Bank** provides alerts as a convenience to you for information purposes only. An alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside **St. Ansgar State Bank's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **St. Ansgar State Bank**, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

**Alert Information.** As alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your alerts will be able to view the contents of these messages.