

Citizens First Bank Online Banking Agreement & Disclosure

This Agreement provides information about the Citizens First Bank Online Banking service and contains the disclosures required by the Electronic Funds Transfer Act, as implemented by Regulation E (CFPB, 12 C.F.R. 1005). For the purpose of this Agreement, the words "You," "Your," and "Yours" refer to the holder of an account with Citizens First Bank. The words "We," "Us," "Our," and "Bank" refer to Citizens First Bank.

By using Citizens First Bank Online Banking, as defined below, you agree to be bound by the terms and conditions contained in this Agreement. Online Banking transactions are additionally governed by any other separate agreement(s) you may have with Citizens First Bank, including, but not limited to, the Account Signature Card, the Account Agreement, the Loan Agreement and the Fee Schedule.

RECEIPT OF DISCLOSURES

You understand that this Agreement incorporates the initial disclosures that the Bank is required to provide to you under Regulation E. You agree to receive these initial disclosures in an electronic format (for example, by viewing them on your computer screen) and you have the ability to print or download this Agreement if you wish to retain a copy of it. If you do not have the ability to print or download this Agreement you should immediately request written disclosures by contacting Citizens First Bank at 563.243.6000 or toll free at 877.902.1442 and by writing us at 1442 Lincoln Way, Clinton, IA 52732. You may request disclosures at any time.

EQUIPMENT REQUIREMENTS

You are responsible for maintaining all internet connections, browsers, hardware and software that are necessary to access Citizens First Bank Online Banking. The Bank is not responsible for any errors or failures of your computer or software. The Bank is not responsible for any computer virus or related problems that may be associated with your use of this service.

DEFINITION OF BUSINESS DAY

For determining the availability of deposits, every day is a business day, except Saturday, Sunday and federal holidays. Any transactions, via Citizens First Bank Online Banking, completed after 6:00 p.m. may be treated as a transaction on the next business day. We may treat any correspondence from you, via email, received after 3:30 p.m. on a business day as if we had received it the following business day. All references to time in this document are Central Time (CT).

HOURS OF ACCESSIBILITY FOR CITIZENS FIRST BANK ONLINE BANKING

You may use Citizens First Bank Online Banking virtually any time, day or night, 7 days a week. However, Citizens First Bank Online Banking may be temporarily unavailable due to record updating or technical difficulties. To utilize Citizens First Bank Online Banking, you will need to enter your User ID and password and otherwise satisfy the system's security procedures.

SERVICES AND FEES THROUGH CITIZENS FIRST BANK ONLINE BANKING

Citizens First Bank Online Banking is a consumer electronic banking service provided by the Bank. You must have a Citizens First Bank account to access the Citizens First Bank Online Banking service. You may access Citizens First Bank Online Banking using a personal computer with access to the Bank's web site on the internet. Citizens First Bank Online Banking allows you to access.

- Account Balance Information (View any of your Citizens First Bank Checking, Savings, Money Market accounts, Certificates of Deposit, IRAs and Loans)
- Transaction Inquiry (View memo posted items, specific transactions for previous day, previous statement, and current statement)
- Transfer Funds (Transfer funds between certain Citizens First Bank accounts. Make a one-time transfer or set up a scheduled transfer)
- Loan Payments (Make loan payments to specific Citizens First Bank loans. Make a one-time loan payment or set up a scheduled loan payment)

- Mobile Deposits are subject to approval upon the acceptance of the Terms and Conditions of Citizens First Bank Mobile Deposit Capture Service User Agreement. Fees associated for Mobile Deposits are disclosed within the Citizens First Bank Mobile Deposit Capture Service User Agreement.
- Bill Payment services and Popmoney Payments Services are subject to acceptance of the Bill Pay / Terms of Service Terms and Conditions. Fees associated for Bill Payment services are disclosed on the Fee Schedule that you received when you opened your account. Fees associated for Popmoney Payment Services transfers are disclosed when you initiate a Popmoney Payment Service transfer. Popmoney Payment Service transfers are completed through Bill Payment service.
- Citizens First Bank does not charge for the use of Citizens First Bank Alerts. Refer to Citizens First Bank Alerts Terms and Conditions for specifics of this service.
- Personal Finance Tool All Data PFM, provides a financial dashboard to track savings, budget spending and add spending alerts. Citizens First Bank does not charge a fee to utilize Personal Finance Tool All Data PFM. To enroll, select the Budget Icon.

Collectively these are referred to as the Citizens First Bank Online Banking services.

There are no fees for accessing your account(s) through Citizens First Bank Online Banking. Other fees, such as excessive transfer fees, bill payment, person-to-person transfers may apply to services conducted through Citizens First Bank Online Banking. Please refer to the Account Disclosure and Fee Schedule that you received when you opened your account with us. If you need an additional disclosure, please contact us. You may check the balances of your Citizens First Bank accounts that are linked through Citizens First Bank Online Banking. You understand that the balance figure may not reflect recent transactions, any overdraft line of credit available balance, and may include funds that are not subject to immediate withdrawal. You may transfer funds electronically between your Online Banking accounts.

SECURITY PROCEDURE

Citizens First Bank Online Banking has login security that uses Multifactor Authentication (MFA) technology to authenticate a user's identity. MFA Challenge Questions/Answers are used to identify you and prevent unauthorized access to your information. MFA allows you to select each Challenge Question and provide your answer during login security setup. The Challenge Questions are used to authenticate the user when accessing Internet Banking from a non-registered computer.

Your personal password is confidential and should not be disclosed to third parties. You are responsible for the safekeeping of your password. You agree not to disclose or otherwise make available your password to anyone not authorized to sign on your accounts. If you permit another person to use the service or give them your Customer Number and your password, you are responsible for all activity the person initiates even if that person exceeds his or her authorization.

Your Citizens First Bank Online Banking password is used only for Citizens First Bank Online Banking and bill payment transactions. You may change your password at any time by selecting Profile. You agree that you have considered the security procedures of the Citizens First Bank Online Banking service and find that the security procedures are commercially reasonable for verifying that a bill payment transfer or other communication from you is, in fact, yours.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payment address listed in this Agreement in time for us to receive your request 3 business days or more before the payment is scheduled to be made. In certain situations, a Stop Payment can be initiated using Online Banking or if you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$30.00 for each stop-payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

LIABILITY FOR UNAUTHORIZED USE

You will notify us immediately if you believe that your password has become known to an unauthorized person or if someone has transferred money or made payments without your permission. You understand that calling us in such cases is the best way of keeping your possible losses to a minimum. If you suggest that an unauthorized transfer or bill payment may have occurred, we may require you to sign an affidavit verifying such occurrence.

You understand that you can lose all the money in your deposit accounts (including any funds accessible for covering insufficient funds) accessed through Online Banking if you do not inform us that your password has become known to an unauthorized person. If you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if an unauthorized person used your password to access Online Banking without your permission.

If you do not tell us within 2 business days after you learn that your password has become known to an unauthorized person, and we can prove that you could have stopped someone from using your password without your permission if you had told us, you can be liable for as much as \$500.00.

If your statement shows electronic funds transfers that you did not make, you must notify us immediately. The Bank may require you to provide your complaint in the form of an affidavit. If you do not tell us about unauthorized transfers within 60 days after your account statement is sent to you, you may not get back any money that you lose after the 60-day period if we can prove that, had you told us about the unauthorized transfers on time, we could have stopped someone from taking the money.

If a good reason (such as a lengthy vacation or hospitalization) kept you from telling us, we will extend the period.

LIABILITY FOR FAILURE TO MAKE PAYMENTS

If we do not send a bill payment or make a transfer on a timely basis, as set forth in this Agreement, or in the correct amount according to your instructions, we may be liable for damages caused. However, we will not be liable if...

1. If through no fault of ours, your designated funding account does not contain sufficient funds to make the payment or transfer.
2. If you exceed the available funds that would cover overdrafts.
3. If the equipment, ATM network, phone lines, or computer systems were not working properly or were temporarily unavailable and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control, such as fire or flood, prevented the bill payment or transfer, despite reasonable precautions we have taken.
5. If a court order or legal process prevents us from making a transfer or bill payment.
6. If you have reason to believe that there has been unauthorized use of your password and you fail to notify us as set forth above.
7. If the payee does not process a payment correctly, or in a timely manner.

There may be other exceptions stated in other agreements with you. If any of the circumstances listed in 3. or 4. above occur, the Bank shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or may have been processed incorrectly.

LIMITATIONS

You understand that the federal limitations on transfers applicable to Money Market Accounts and Savings Accounts during each statement cycle will apply to and limit the number of transfers that can be made through Citizens First Bank Online Banking. You may not make more than 6 transfers per month by means of Citizens First Bank Online Banking. You should refer to your Deposit Account Agreement or contact us for additional information.

ERRORS OR QUESTIONS

If you think your statement is wrong, or you need more information about a transfer listed on the statement, contact Citizens First Bank at 563.243.6000 or 877-902-1442 or write us at 1442 Lincoln Way, Clinton, IA 52732.

- We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appears.
- When notifying us, tell us your name, user name and account number.
- Describe the error on the transfer in question, and explain as clearly as you can why you believe it is an error or why you need more information.

- Tell us the date and dollar amount of the suspected error.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.
- We will determine whether an error occurred within 10 business days (20 business days if your account has been opened for 30 days or less) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if your account has been open for 30 days or less) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if your account has been opened for 30 days or less) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
- If you are a new customer, an account is considered a new account for 30 days after the first deposit is made.
- We will tell you the results within three 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.

CONFIDENTIALITY

As it specifically pertains to electronic funds transfers, we may disclose information to third parties about your account and the payments or transfers you make as stated in our separate Privacy Policy. You may view this Privacy Policy on our website or you may contact us for one. You agree that you have been given the opportunity to read the Privacy Policy.

Documentation and Verification of Payments / Transfers

1. Confirmations

Upon completion of an Online Banking transaction, a confirmation will be provided. We recommend that you print the transaction results for verification purposes. You should record this in your checkbook register as a permanent record of the transaction. This will help in resolving any problems that may occur.

2. Periodic Statements

Information concerning Online Banking transactions will be shown on your normal statement for the account to and from which transfers or payments are made. If you have a checking or money market account, you will receive a monthly statement. If you have a savings account, you will receive a statement during months with electronic funds activity or quarterly if there is no such activity. eStatements (Electronic Statements) are available for your checking accounts and Home Equity Lines of Credit. Go to Profile and select Electronic Statements. Click on the "electronic statements terms and conditions", complete all steps as outlined to accept the eStatement Agreement and Disclosure.

OTHER CONDITIONS

You are responsible for complying with all terms of this Agreement and the regulations governing all of the accounts that you access through Citizens First Bank Online Banking. We can terminate your Citizens First Bank Online Banking privileges without notice to you if you do not pay any fee required in this Agreement when due, or if you do not comply with this Agreement. The regulations governing all of your accounts are set forth in your account information disclosures and Agreements, copies of which are available from the main bank or the branch. You may terminate this Agreement by written notice to Citizens First Bank at 1442 Lincoln Way, Clinton, IA 52732. We may terminate this Agreement and your use of Citizens First Bank Online Banking without notice if you do not log in for a period of more than 180 days. This will include the discontinuation of online statements. Please refer to your specific account disclosures as this may affect your qualifications. If this occurs, you will have to repeat the registration process for Citizens First Bank Online Banking. We reserve the right to temporarily or permanently discontinue Citizens First Bank Online Banking services at any time by mailing to you, at the address shown in our records, a notice stating the date termination will occur and that no transfers or orders payable to third parties via Citizens First Bank Online Banking services will be honored if received the day of termination and thereafter. We will inform you of such termination in accordance with applicable law or regulation.

CHANGE IN TERMS

The Bank may change any term or condition of this Agreement, and will mail or deliver a written notice to you at least 21 days before the effective date of any change in a term or condition if the change would result in increased

fees or charges, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

CONTACT INFORMATION

Lincoln Way Office
1442 Lincoln Way, Clinton, Iowa 52732
563.243.6000 or Toll Free: 877.902.1442

Midtown Office
1329 N 2nd St, Clinton, Iowa 52732
563.243.6000 or Toll Free: 877.902.1442

Camanche Office
403 S Washington Blvd, Camanche, Iowa 52730
563.243.6000 or Toll Free: 877.902.1442

Website: www.GoCFB.bank

You may contact us through e-mail. Please note that e-mail, in general, is not a secure means of communication. If the information you need to convey to Citizens First Bank is of a sensitive nature (account numbers, Social Security Number, passwords or PINs), please contact us by phone, U.S. mail or come visit us in person.



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