

SECURITY STATE BANK ~ DISCLOSURE STATEMENT ONLINE BANKING (INTERNET) AGREEMENT

THE SERVICE

In consideration of the Online Banking services ("Services") to be provided by Security State Bank, as described from time to time in information distributed by Security State Bank to its customers. In the agreement, "Customer" refers to the person(s) subscribing to or using the Service, the Customer agrees as follows. You may use a Personal Computer ("PC") through an Internet connection to obtain account balances and transaction information. You may also use your PC to obtain statements on your accounts and to transfer money between your accounts. However, transfers from your savings and Money Market accounts are considered pre-authorized transfers, and pre-authorized transfers are limited to six (6) per monthly statement cycle by federal regulations.

PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

YOUR USERNAME AND PASSWORD

Each individual who has access to Security State Bank's Online Banking, including each individual named on joint accounts, must designate a Password and a Username. Your password must be a minimum of 8 characters, up to a maximum of 18 characters, which must consist of at least two (2) numeric characters, plus two (2) alpha characters (case sensitive). For example your password may be: 123signup. You will be required to change your Password periodically to enhance security.

OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreements with you, we might be liable for some of your losses or damages. 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 money in your account is subject to legal process or other encumbrances restricting transfer;
- If the transfer would go over the credit limit on your overdraft line (if any);
- If the automated teller machine or the merchant where you are making the transfer does not have enough cash;
- If the system was not working properly when you started the transfer;
- If circumstances beyond our control (such as fire or flood or systems failure) prevent the transfer, despite reasonable precautions that we have taken.

STATEMENTS

All transfers made with Security State Bank's Online Banking service will appear on your monthly account statement.

FEES

Fees for Security State Bank's services shall be payable in accordance with a schedule of charges as established and amended by Security State Bank from time to time. Charges shall be automatically deducted from customer's account, and Security State Bank shall provide to Customer a monthly notice of such debit(s) on your statement.

EQUIPMENT

You are solely responsible for the equipment (including, in the case of Online Banking, your personal computer and software) you use to access the Services. We are not responsible for errors or delays or your inability to access the Services caused by your equipment. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

BUSINESS DAYS/HOURS OF OPERATION

Our Business Hours are (except Bank holidays):

Wishek Lobby: 9:00 am to 4:00 pm (CST) Monday thru Friday
Wishek Drive-Up: 8:30 am to 4:00 pm (CST) Monday thru Friday

Lehr Lobby: 9:30 am to 12:00 pm (CST) Tuesday & Thursday
Lehr Drive-Up: 9:30 am to 12:00 pm (CST) Tuesday & Thursday

Linton Lobby: 9:00 am to 4:00 pm (CST) Monday thru Friday
Linton Drive-Up: 8:30 am to 4:00 pm (CST) Monday thru Friday

Although payments and transfers can be completed only on business days; the Service is available 24 hours a day, seven days a week, except during maintenance periods, for the scheduling of payment orders and transfers.

NOTICE OF YOUR RIGHTS AND LIABILITIES

Security of your transactions is important to us. Use of the Services may therefore require a Password. If you forget your password you may utilize the "Forgot Password" feature on our website homepage or call your local Bank office.

We may accept as authentic any instructions given to us through the use of your password. You agree to keep your password secret and to notify us immediately if your password is lost or stolen or if you believe someone else has discovered your password. You agree that if you give your password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Services. Online Banking Services enables you to change your password; we require that you do so regularly. We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to;

- Monitor and/or record all communications and activity related to the Services;
- Require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you).

You agree that our records will be final and conclusive as to all questions concerning whether or not your password was used in connection with a particular transaction. If any unauthorized use of your password occurs you agree to:

- Cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and
- Provide reasonable assistance requested by us in recovering any unauthorized transfer of funds.

Tell us **AT ONCE** if you believe your password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum line of credit). If you tell us within two (2) business days, you can lose no more than \$50. If you do **NOT** tell us within two (2) business days after you learn of the loss or theft

of your password, and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once.

If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have prevented someone from taking the money if you had told us in time. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call your local Bank office during normal business hours listed above.

WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL.

ERRORS AND QUESTIONS

In case of errors or questions about your electronic transactions, telephone us at 701-452-2314 during normal business hours listed above, or contact us at:

Security State Bank
102 Centennial St N; PO Box 577
Wishek, ND 58495

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. You will need to:

- Tell us your name and Account number (if any);
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require you to send us your complaint or question in writing within ten (10) business days following the date you notified us. We will determine whether an error occurred within ten (10) business days (twenty (20) business days if the notice of error involves an electronic fund transfer to or from the account within thirty (30) days after the first deposit to the account was made) 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 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 if the notice of error involves an electronic fund transfer to or from the account within thirty (30) days after the first deposit to the account was made) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If we determine there was no error, we will reverse the previously credited amount, if any, and we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We may disclose information to third parties about your account or the transactions you make:

- Where it is necessary for completing transactions or resolving errors involving the Services; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or
- In order to comply with government agency rules, court orders, or other applicable law; or

- To our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; or
- If you give us your permission.

AUTHORIZATION TO OBTAIN INFORMATION

You agree that we may obtain and review your credit report from a credit bureau or similar entity.

TERMINATION

If you want to terminate your access to Security State Bank's Services, call us at your local Bank office. After receipt of your call, we will send a written termination authorization for you to sign and return to us.

We reserve the right to terminate Security State Bank's Services, in whole or in part, at any time with or without cause and without prior written notice. We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your password as an indication of an attempted security breach. Termination of the Services does not affect your obligations under the Agreement with respect to occurrences before termination.

LIMITATION OF LIABILITY

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by Security State Bank's Service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

WAIVERS

No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of Security State Bank.

ASSIGNMENT

You may not transfer or assign your rights or duties under this Agreement.

GOVERNING LAW

The laws of the state of North Dakota shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

AMENDMENTS

We can change a term or condition of this Agreement by mailing or delivering to you a written notice at least thirty (30) days before the effective date of any such change. We do not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of our system or an account. However, even in these cases, if the change is to be made permanent, we will provide you with a notice of the change with the next regularly scheduled periodic statement we send you, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an account. Notices mailed or delivered to you under this paragraph will be considered effective if mailed to the most recent address we show for you in either our Checking or Savings Account records, or e-mail address in which you authorized to receive such notices and/or disclosures.

INDEMNIFICATION

Customer, in consideration of being allowed access to Security State Bank's Services, agrees to indemnify and hold Security State Bank harmless for any losses or damages to Security State Bank resulting from the use of the Services, to the extent allowed by applicable law.

SECURITY PROCEDURES

By accessing the Services, you hereby acknowledge that you will be entering a protected web site owned by Security State Bank, which may be used only for authorized purposes. Security State Bank may monitor and audit usage of the System, and all persons are hereby notified that use of the Services constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.

FEE SCHEDULE: ITEMS NOTED IN SCHEDULE TO BE EFFECTIVE AUGUST 1, 2006.

Online Banking Service Fee: The basic Online Banking service is free.

For a current list of overdraft fees, stop payment fees, etc., please contact your local Bank office.

I understand that I am the only individual authorized to use Online Banking and that use of Online Banking signifies agreement to the terms and conditions set forth in this Online Banking Internet Agreement furnished to me.

02/2017