

Home Savings & Loan Association of  
Carroll County, F.A. Online Banking  
Disclosures, Terms and Access Agreement  
Welcome to Home Savings & Loan Association's  
Online Banking

Please read carefully the Home Savings & Loan Association of Carroll County, F.A.'s Online Banking Agreement below. The agreement includes disclaimers of liability and other matters of interest to users. By pressing the "ACCEPT" button, you agree to the terms and conditions of the User Agreement, which includes a consent statement to future amendments of the Agreement. By pressing "DECLINE" button you will be returned to the initial log in screen.

If you wish to have a hardcopy of this agreement, either print a copy now or call us at Home Savings & Loan to speak to a representative at (660) 593-3313.

Home Savings & Loan Association of Carroll County, F.A.

*Online Banking Agreement*

[www.norbornehsl.com](http://www.norbornehsl.com)

Please read the following Online Banking Agreement carefully  
and keep a copy for your records.

#### GENERAL TERMS

This agreement (the "Agreement") made between you and us for accessing your Home Savings & Loan Association of Carroll County, F.A. accounts via Home Savings & Loan's Online Banking includes certain disclosures for electronic funds transfer and terms and conditions governing the use of available services offered through Home Savings & Loan's Online Banking. As used in this document, the words "we", "our", and "us" mean Home Savings & Loan of Carroll County, F.A. and the words "you" and "your" mean the account holder(s) and anyone else with authority to deposit, withdraw, or exercise control over the funds in the account. By using the Online Banking Services, you agree to abide by the terms and conditions of this Agreement and acknowledge your receipt and understanding of the disclosures contained in this Agreement. Please read this Agreement carefully and keep a copy for your records.

This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreements(s) and terms and conditions, and our rules and regulations as well as your loan agreements with us. If there is a conflict between the terms and conditions of this Agreement and the terms and conditions of any other agreements between you and us, as it relates to Online Banking, this Agreement will control.

Your use of Online Banking Services may be made by use of certain numbers, codes, marks, signs, passwords (PINS), public or private keys or other means which are acceptable to us to establish your identity and acceptance of the electronic communications. All electronic communications that meet these requirements will be deemed to be valid and authentic and you intend and agree that those electronic communications will be given the same legal effect as written and signed paper communications. You agree that electronic copies of communications are valid and you will not contest the validity of the originals or copies, absent proof of altered data or tampering.

We may, from time to time, introduce new Online Banking Services. We will notify you of these new Online Banking Services. By using new Online Banking Services when they become available, you agree to be bound by the rules governing these new Online Banking Services.

**Business Days/Hours:** The term "business day" shall mean every day except Saturdays, Sundays, and federal banking holidays. Our business hours are 8:00 a.m. to 4:00 p.m. Central Time, Monday through Friday; 8:00 a.m. to 12:00 p.m. Central Time, Saturday.

## SERVICE

### 1. Eligible Accounts

To access your accounts through Home Savings & Loan's Online Banking, you must have at least one eligible account with us. For purposes of the Agreement, the term "Eligible Account" includes the types of deposit and credit accounts that are identified below. If you have more than one Eligible Account, we will "link" the relationships together unless you request certain accounts not be linked. Accounts that are linked under Online Banking Services will have one common owner and signer. Any signer, acting alone, must be authorized to access a linked account. Any non-linked account will not be accessible through Online Banking. An account that requires two or more signatures to make withdrawals or with special withdrawal restrictions may not be designated as an Eligible Account.

*The following are Eligible Accounts:* Checking, Savings, Money Market, Certificates of Deposit, IRAs, and Commercial, Consumer or Real Estate Loans.

### 2. Access to Eligible Accounts

To use Online Service, you must have at least one account with us, access to Internet Service, and an e-mail address. You may initially access Online Banking Service via the Bank's website ([www.norbornehsl.com](http://www.norbornehsl.com)) or if you wish you can also sign up for Online Banking by visiting the bank during normal office hours. If you sign up online by accepting the agreement and completing an on-line form you will set your user ID and password and gain access to your accounts.

For security purposes, we recommend that you memorize your Password. If you choose to write it down, store it in a secure place.

If you suspect your Password is lost or in the hands of an unauthorized user, tell us AT ONCE. Telephone our customer service staff at (660) 593-3133 or 660-542-2354. We reserve the right to block your access to Online Banking Services to maintain or restore security to our web site and systems, if we reasonably believe your Password has been or may be obtained or is being used or may be used by an unauthorized person(s).

### 3. Equipment and Software

To access Home Savings & Loan's Online Banking Services you must have an active account with an Internet Service Provider (ISP), an Internet Browser software program Internet Explorer or Netscape, version number 4.0 or above with a 128-bit encryption that we may specify from time to time. You are responsible for, at your expense, obtaining, installing, maintaining, and operating all equipment you use. We do not warrant nor will we be responsible for any errors or failures from the malfunction or failure of your equipment.

### 4. Description of Services

#### *Account Information*

You can specifically obtain the following information:

- Obtain certain account history for the current and previous statement cycles.

Obtain interest information on your interest-bearing deposit accounts and loan accounts.

- Obtain account related information such as current balances, loan payment amounts, payment due dates, and time certificate maturity dates.

#### *Funds Transfers between Eligible Accounts under your Password*

You may:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to savings
- Transfer funds from savings to checking
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us

All transfers between deposit accounts will occur at the earliest possible time. You may make arrangements for payments to loan accounts described above to occur at the earliest possible time, at a date in the future, or on a recurring basis.

Transfers made after 6:00 p.m. Central Time will normally not be credited until the next business day.

You will be provided a confirmation number with each transfer. Please write down this number when you receive it. It helps us resolve any questions you may have concerning your transactions.

*Duplicate Transactions:* It will be the customer's responsibility to detect duplicate transactions. Home Savings & Loan will pay all transactions initiated online by the customer unless there are insufficient funds or uncollected funds.

*Holds:* 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.

You agree that you will instruct us to make a transfer only when a sufficient balance is or will be available in the designated account at the time of the transfer.

You understand that we will not act on any transfer instructions from you if sufficient funds are not available in the account that you designated.

Your ability to make transfers from your money market accounts is restricted by Federal Reserve Board Regulation D. For your money market account, you are prohibited from making more than six pre-authorized transfers per month, no more than three of which may be payable to third parties, such as checks, ACH transfers or debit card entries. Pre-authorized transfers include transfers made through Home Savings & Loan's Online Banking Service. The following transfers do not count towards your limit: (1) transfers from your money market account to repay any amounts owned to Home Savings & Loan for loans and associated expenses; (2) transfers made by mail, messenger, ATM or in person, or; (3) withdrawals authorized by you by telephone or online if the funds are mailed to you by check. If a money market account violates the Regulation D limits, Home Savings & Loan will notify you and may convert the account to a transaction type account, in accordance with Federal Regulations.

*Failure to make transfers:* 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 make every effort to remedy the situation; however, we cannot assume any responsibility:

- If through no fault of ours, you do not have enough money in your account to make a transfer or if your account has been closed.
- If the terminal or system was not working properly and you knew about the breakdown 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.
- **If the money in your account is subject to legal process, adverse claims, or other encumbrances restricting transfer.**
- If you have not properly followed instructions on how to make a transfer.
- If we have placed a hold on funds in your account in accordance with our reasonable business procedures.
- If we have a reasonable basis for believing that unauthorized use of your Password has occurred or may be occurring, if you are in default under this agreement with us, if we or you terminate the Agreement, or if we have suspended your use of Denver Savings Bank Online Banking Service.

#### 5. Hours of Operation

You can access banking services through Home Savings & Loan's Online Banking 24 hours a day, seven days a week. However, at certain times, some or all of the service may not be available due to system or Internet maintenance. If we need to change the scope of Online Banking, we will attempt to provide prior notices of such interruptions and changes, but cannot guarantee that such notice will be provided.

A transfer between deposit accounts initiated through Online Banking before 6:00 p.m. Central Time on a business day will be posted to your accounts on the same day. We cannot ensure that a transfer between deposit accounts after 6:00 p.m. Central Time on a business day will be posted to your account on the same day. Transfers initiated on a Saturday, Sunday, or a federal holiday, will be posted on the next business day. Credits to loan accounts initiated through Home Savings & Loan's Online Banking may take up to two business days to post.

#### 6. Electronic messaging

Sending electronic messages to us through Home Savings & Loan's web site allows you to contact us with questions and the bank to contact you with notices and disclosures. However, e-mail is neither secure (encrypted) nor available after you log-on to Online Banking. THEREFORE, WE ASK THAT YOU NOT USE E-MAIL TO INITIATE BANKING TRANSACTIONS.

You agree that we may send you or make available to you notices, disclosures, and other information required under the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board. If you have given us an e-mail address or postal address, we are entitled to rely on that address and assume that messages sent to that address are received by you until you give us notice in writing or by e-mail that the address is no longer valid. If we send you a notice or disclosure electronically, and you wish to download or print it and are unable to do so, contact us at the mailing address or telephone number in the Error Notice section of this Agreement or send us an e-mail and we will provide you with a copy on paper.

#### 7. Limitation of Liability Relating to Online Banking

Except as otherwise provided in this Agreement or otherwise expressly provided by applicable law or regulation, you agree that neither we nor any party that provides Internet access or provides equipment used to access the Online Banking Services or any agent, independent contractor, or subcontractor of any of the foregoing will be liable for any loss, injury, or damage including without limitation, direct, indirect, incidental, special, consequential, or punitive damages, whether under a contract, tort or any theory of liability, arising in any way of the installation, use, or maintenance of Online Banking Services, or of the Internet access provider used to access the available Online Banking Services including, without limitation any loss, injury, or damage relating to any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, line failure or unauthorized interception or access to your communications with us, even if we or the Service Providers are aware of the possibility of such event.

#### 8. Preauthorized Payments

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call Customer Service at (660) 593-3313 or (660) 542-2354 or write us at Home Savings & Loan, PO Box 20, Norborne, Mo.64668 in time for us to receive your request five (5) business days or more before the payment is scheduled to be made. If you call, we may require you to put your request in writing and get it to us within 14 days after you call.

#### 9. Confidentiality

We will disclose information to third parties about your account or the transfers you make: (1) Where it is necessary for completing transfers; (2) In order to verify the existence and condition of your account for third party, such as a credit bureau or merchant; (3) In order to comply with laws, government agency rules or orders, court orders, subpoenas, or other legal process, or in order to give information to any governmental agency or official having legal authority to

request such information; (4) if you give us written permission. See also the Home Savings & Loan's Privacy Policy.

#### 10. Authorization to Obtain Information

You agree that we may obtain and review your credit report from a credit bureau or similar entity. You also agree that we may obtain information regarding your Payee Accounts, if applicable, in order to facilitate proper handling and crediting of your payments.

#### 11. Unauthorized Access

Tell us AT ONCE if you believe your PIN or Password has been lost or stolen. Prompt notification is the best way of keeping your possible losses down. You could lose all the money in your account. 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 PIN or Password, and we can prove we could have stopped someone from using your PIN or 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 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 PIN or Password has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call Customer Service at (660) 593-3313 or (660) 542-2354 during normal business hours listed in this Agreement. WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL.

#### 12. Error Resolution

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any)
2. Describe the error of the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint in writing within 10 business days following the date you notified us. We will determine whether an error occurred within 10 business days 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 the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive it within 10 business days, we may not credit

your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within 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.

Home Savings & Loan Association  
Of Carroll County, F.A.  
210 E 2<sup>nd</sup> St.  
Norborne, Mo. 64668  
660-593-3313

Business Days: Monday through Friday (excluding Federal Holidays)

### Termination

This agreement continues in full force and effect until terminated. You may terminate this Agreement and your use of Online Banking Services at any time by calling Customer Service at (660) 593-3313 or (660) 542-2354 by sending a written termination notice to Home Savings & Loan Association, 210 E 2<sup>nd</sup> St., PO Box 20, Norborne, Mo. 64668 or 121 N. Folger St., Carrollton, Mo. 64633. Your termination notice will be confirmed by mail. You authorize us to complete fund transfers until we have had a reasonable opportunity to act upon your termination notice.

We may terminate this Agreement and your use of the Online Banking Services at any time without cause or prior notice. This Agreement and your use of Online Banking will be terminated automatically if your Eligible Account(s) are closed or access to you Eligible Account(s) is restricted for any reason. This Agreement and your use of Online Banking may be terminated at any time without prior notice due to insufficient funds in one of your Eligible Accounts. After termination on such basis, you may again enroll once sufficient funds are available in your Eligible Accounts to cover any fees and other pending transfers or debits. We reserve the right to temporarily suspend Online Banking 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 PIN or Password as an indication of attempted security breach. Termination of the Online Banking Service does not affect your obligations under the Agreement with respect to occurrences before termination.

### 13. Changes to Charges, Fees or Other Terms

There are no monthly or transaction fees for accessing the Online Service for viewing your accounts, or completing transfers to and from your Eligible Accounts. We reserve the right to change the charges, fees or other terms described in this Online Banking Internet Banking Agreement. When changes are made to any fees, charges, or other material terms, we will electronically update this Online Banking Agreement or send an e-message notice to you at the address shown on our records at least thirty (30) days in advance of the effective date of any additional fees for online transactions, or of any stricter limits on the type, amount, or frequency of transaction or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice within thirty (30) days before the change. As always, you may choose

to accept or decline changes by continuing or discontinuing the accounts or services to which these changes relate. We also reserve the option, in our business judgment, to waive, reduce, or reverse charges or fees in individual situations. The applicable Account Disclosure Statement governs changes to fees applicable to specific accounts.

14. Security Procedures

We recommend that you change your password regularly. We require a password that utilizes between 8 and 17 digits containing at least 4 lower case alpha and 4 numeric characters for purposes of security. By accessing Online Banking, you hereby acknowledge that you will be entering a protected web site owned by Home Savings & Loan Association of Carroll County, F.A.; which may be used only for authorized purposes. The 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.

**IMPORTANT:** You must have a valid Eligible Account with us before being able to create an Online Banking Account. If you are unsure, please call us at (660) 593-3313 or (660) 542-2354 during regular business hours.