

Please take a few minutes to review the terms and conditions for using First Security Bank of Roundup's Online Banking. In order to use the Online Banking service, you will need to click on the "I Accept" button before you can access your account information. You will only be required to "Accept" the Disclosure once upon logging into Online Banking the first time. **Please read this Agreement carefully and keep a copy for your records.**

First Security Bank of Roundup  
Consumer Online Banking Agreement and Disclosure Statement

This Agreement and Disclosure explains the terms and conditions governing First Security Bank of Roundup's Online Banking service. **This Agreement also contains the disclosure required by the Electronic Fund Transfers Act.** In this Agreement, the words "First Security Bank of Roundup", "we," "us," "our" and "Bank" refer to First Security Bank of Roundup and the words "you" and "your," refer to each person who can access an account through the Online Banking service. When you use this service, or you permit any other person to use this service, you agree to the terms and conditions set forth in this Agreement and any instructions and materials we provide you regarding this service. Online Banking is a service that allows customers to view account information and make transfers to other First Security Bank of Roundup accounts via the Internet. We may at our discretion and without prior notification to you, enter into an agreement to have another party provide the Online Banking service.

First Security Bank of Roundup Online Banking

**1. Eligibility**

To be eligible for access to the Online Banking service you must have a First Security Bank of Roundup account.

**2. Equipment and Software**

To access the Online Banking service, you will need an Internet connection. You will need to use a secure Internet browser such as Safari 7 or higher or Microsoft Internet Explorer version 9 or higher. First Security Bank of Roundup is not responsible or liable for the performance or operation of your equipment, hardware, software, Internet provider or Internet browser or any part of them.

**3. Accessing Your Accounts**

To access your accounts through the Online Banking service you must be an authorized signer on an account to check the account balance and be an authorized signer on all accounts to affect transfers

**4. Hours of Accessibility**

You may access your eligible accounts through the Online Banking service seven days a week, 24 hours a day. There may be times, however, when the Online Banking services is temporarily unavailable.

**5. Multifactor Login Security**

The Access ID & Password you will use to access the Online Banking service FOR THE FIRST TIME ONLY will be mailed to you by First Security Bank of Roundup. You will change your Access ID & Password during your first login to the Online Banking service. Your Password is required to be a minimum eight-digit alphanumeric with a maximum of ten-digit alphanumeric. To change your Password at any subsequent time, follow the instructions listed in the Profile section of the Online Banking service. For security reasons, we recommend that you memorize your Password. Do not write your Password down or make it available to any other person. You are responsible for keeping your Password and account information confidential. **If you believe your Password has been lost, stolen, or misappropriated, we recommend that you CHANGE YOUR PASSWORD IMMEDIATELY by accessing Profile in the Online Banking service. Then CONTACT US IMMEDIATELY at 406-323-1100.**

In addition to your Password, Online Banking has an additional security layer called Multifactor Authentication. You will be asked to set up security questions in order to regain access to your Online Banking service if you have forgotten your ACCESS ID or Password.

## **6. Fund Transfers**

Transfers completed after 4:00pm Mountain Standard Time (MST) Monday - Friday will be posted to your account on the next business day. Transfers completed on a weekend or on a holiday may be posted to your account on the next business day if funds are available. You will receive a confirmation number after every transfer you make using the Online Banking service that you should save for your records. You will receive an error message with a confirmation number if a transfer cannot be completed when using the Online Banking service. If you have a question about an error message contact your local branch or email us at [cs@1stsecurityroundup.com](mailto:cs@1stsecurityroundup.com). There is a limit of the available balance in your account plus the available balance in your overdraft protection account (if applicable), whichever is less, on any transfer made through the Online Banking service. **YOU ARE RESPONSIBLE FOR ALL TRANSFERS ORIGINATED WITH THE USE OF YOUR ACCESS ID AND PASSWORD INCLUDING FUNDS TRANSFERRED BY AN UNAUTHORIZED PERSON AS A RESULT OF YOUR NEGLIGENCE.**

## **7. Transaction Limitations**

According to Federal Regulation D, you may not make more than six (6) electronic transfers or withdrawals from a **savings** or **money market** account to another deposit account or to a third party per monthly statement cycle. This includes pre-authorized or automatic transfers and Online Banking transfers.

## **8. First Security Bank of Roundup Online Banking Fees**

There is no fee to use First Security Bank of Roundup's service.

### Regulation E Disclosure Statement

As a consumer who uses electronic fund transfers (EFT) services, you have certain rights and responsibilities which are defined by the Electronic Fund Transfer Act (15 U.S.C. 1693, Et seq.) and Regulation E of the Federal Reserve Board. One requirement of this act is that all financial institutions must make certain disclosures to all EFT users.

#### **1. Periodic Statements**

You will receive a monthly statement that shows transactions for any account that has electronic fund transfers (EFT) transactions to or from the account.

#### **2. Business Days**

Our business days are Monday through Friday, excluding holidays.

#### **3. Disclosure of Charges Applicable to Transfers/Transactions**

Any fees or charges associated with any of the EFT transactions are listed in our Fee Schedule, which we reserve the right to change from time to time. If an amendment results in increases in the cost or liability to you, decreases in the type of electronic fund transfers available to you, or places stricter limitations on the frequency or dollar amount of transfers, written notice of the amendment will be mailed to your current address as shown on our records at least 21 days before the effective date of the amendment. However, if an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic fund transfers system or account, we will provide written notice of the change to you on the next periodic statement or within 30 days, unless disclosure would jeopardize the security of the system or account.

#### **Types of Transactions Available Using the Online Banking Service**

You can access your accounts 24 hours a day, 7 days a week. You can also check balances, transfer funds and export to financial management software packages. If your linked account is a savings or money market account, by law you can only make six (6) preauthorized electronic funds transfers each month. Each electronic fund transfer or payment you make using the Online Banking Service will be counted as one of these six (6) transfers you are permitted to make each month.

#### **4. Disclosure of Account Information to Third Parties**

We may disclose information to third parties about your accounts if:

- a. It is necessary for completing transfers; or
- b. We have entered into an agreement to have another party provide Online Banking, Online Banking Bill Payment; or
- c. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- d. In order to comply with government agency or court orders; or
- e. If you give us written permission.

#### **5. Preauthorized Payments**

- a. Right to stop payments and procedures for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request three business days or more before the payment is scheduled to be made. 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 charge a fee for each stop payment please see current fee schedule.
- b. 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.
- c. Liability for failure to stop payment of preauthorized transfers. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### **6. Liability for Failure to Make a Transfer**

If we do not complete a transfer on time or in the correct amount, we will be liable for no more than the amount involved in the transfer that is caused by our failure. However, there are some exceptions. We will not be liable if:

- a. You do not obtain a reference number through the Online Banking service at the time you initiate a transfer; or
- b. There are insufficient funds in your account and/or your overdraft account to complete the transaction through no fault of ours; or
- c. You (or we) have closed the designated account; or
- d. You have asked us to discontinue services or we have discontinued and/or terminated your services; or
- e. The services, your equipment, the communications link, or the software is not functioning properly; or
- f. You have not provided us with the correct information for those accounts to which you designated transfers; or
- g. You (or we) have reason to believe that the transaction is unauthorized; or
- h. The failure was caused by circumstances beyond our control such as fire or other catastrophe, electrical or computer failure, flood, or interference from an outside source, and we have taken reasonable precautions to avoid these circumstances; or
- i. You attempt to complete a transfer that does not meet the requirements for eligible accounts and ownership; or
- j. You have not properly followed the Online Banking service agreement; or
- k. Withdrawals from eligible account(s) have been prohibited by a court order such as a garnishment or other legal process.

## **7. Your Liability for Unauthorized Payments**

**If you believe your Password has been lost, stolen or misappropriated, we recommend that you CHANGE YOUR Password IMMEDIATELY by accessing Profile in the Online Banking service. Then CONTACT US IMMEDIATELY at 406-323-1100 or 888-476-3446.**

You could lose all of the money in your if you take no action to notify us of the loss. If you do notify us, your liability will be as follows:

- a. If you contact us within two (2) business days of the loss or your discovery of the loss, you can lose no more than \$50.00 if someone used your password/code without your permission.
- b. If you do not contact us within two (2) business days after you learn of the loss, and we can prove that we could have prevented the loss if you had contacted us, you could lose as much as \$500.00 if someone used your password/code without your permission.
- c. If your statement shows electronic transfers or payments that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us we will extend the time period.

**ERROR RESOLUTION NOTICE**  
**In Case of Errors or Questions about your Electronic Transfers**

Please contact Customer Service by using one of the following methods:

**Telephone**  
406-323-1100

**on Location**  
401 Main St.  
Roundup, MT 59072

**By Mail**  
PO Box 100  
Roundup, MT 59072

In Case of Errors or Questions about your account:

Notify us as soon as you can if you think your statement is wrong or if you need more information about a fund transfer or bill payment listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and Account number;
- Describe the error or the fund transfer or bill payment 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 orally, we may require that you send us your complaint or question in writing within ten (10) Business Days.

*The following paragraph applies to Consumer Accounts only:* We will determine whether an error occurred within **10 business days (20 business days if the transfer involved a new account)** 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 (20 business days if the transfer a new account)** 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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 within three (3) Business Days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

First Security Bank of Roundup General Disclosure Information

**1. Use of Email**

Correspondence through Email is an efficient and quick means of reaching the Bank and for the Bank to reach its clients. However, Email is not a secure means of communication. Although rare, instances of Email interception and alterations have been documented. **YOU ACKNOWLEDGE THE SECURITY LIMITATIONS OF YOUR USE OF EMAIL TO COMMUNICATE WITH THE BANK AND RELEASE THE BANK OF ANY LIABILITY IN THE EVENT YOUR EMAIL CORRESPONDENCE IS COMPROMISED.**

**2. New Services and Changes to this Agreement**

First Security Bank of Roundup, may, from time to time, introduce new Online Banking services and/or change the terms and conditions of this Agreement. The Bank reserves the right to change the terms and conditions of this Agreement at any time, which includes the addition or deletion of fees of our Online Banking service. If changes are made, we shall update this Agreement on our website and notify through Email or account statement notification of the change. The change will be posted at least 21 days in advance of the effective date of any additional fees for online transactions, or for any stricter limits on the type or amount or frequency of transactions, or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain security of the service. By using the Online Banking service after the effective date of the change, you agree to be bound by the revised terms and conditions

### **3. How to Withdraw Consent**

If you do not consent to receiving First Security Bank of Roundup's Online Banking Agreement and Disclosures in electronic form, exit this screen and select the "Decline" button. You may request a paper copy of any legally required disclosures and you may terminate your consent to receive required disclosures through electronic communications by contacting us as at 1-888-476-3446. We reserve the right to terminate your use of the Service if you withdraw your consent to receive electronic communications. You agree to notify us of any changes to your email address by logging into Online Banking and choosing "Profile" or by contacting the Bank at 1-888-476-3446. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of Online Banking may be terminated.

### **4. Ownership of Website**

The content, including, without limitation, all information, text, graphics, and design, of our website is copyrighted by First Security Bank of Roundup, and the unauthorized use, reproduction, linking or distribution of any part of the website is strictly prohibited.

### **5. Assignment**

The Bank may assign this Online Banking Agreement to its Holding Company or to any new, existing, or future direct or indirect subsidiary of its Holding Company or of the Bank. The Bank may also assign or delegate certain of its rights and responsibilities under this Online Banking Agreement to independent contractors or third parties.

### **6. Applicable Law**

Except to the extent that Federal law is controlling, your rights, our rights, and the terms and conditions of this Agreement, this Agreement will be governed in all aspects by laws of the State of Montana without reference to principles of conflicts of laws. Any action brought in a court concerning this Agreement or the Online Banking service must be brought in a proper court in the State of Montana.

### **7. Geographic Restrictions**

First Security Bank of Roundup is located in the state of Montana. The service described in this Agreement and all of our credit and deposit services are provided subject to Federal and state law and are only available to new customers who are residents of or businesses located in our geographic markets defined as the cities and counties surrounding our branch offices, and to former and current customers.

### **8. Acceptance**

By pressing the "I Accept" button or by using the Online Banking service you are agreeing to First Security Bank of Roundup's Online Banking Agreement and Disclosure Statement and you are agreeing to accept delivery of the Agreement and Disclosure electronically. If you desire you may obtain an additional copy of the Agreement and Disclosure at no charge to you by visiting any First Security Bank of Roundup office or printing a copy by going to First Security Bank of Roundup website, scrolling to the bottom and clicking on the link entitled "Agreement & Disclosures".