

Please read the following agreement and click the "I Agree" button at the end, if you agree to all of the information contained within

## ATKINS SAVINGS BANK & TRUST ONLINE BANKING SERVICES AGREEMENT

### I. INTRODUCTION

This Online Banking Services Agreement ("Online Banking Agreement") explains the terms and conditions governing the Online Banking Services offered through Atkins Savings Bank & Trust. You should read the Online Banking Agreement and the related information provided by the Bank prior to using Online Banking. By using the Online Banking Services you agree to abide by the terms and conditions of the Online Banking Agreement. The terms "we," "us," "our," and "Bank," refer to Atkins Savings Bank & Trust. The words "you," "your," and "yours," mean each deposit account owner, authorized deposit account signer, and anyone to act on behalf of a deposit account owner. You agree that the Bank may provide any notices required by law or by this Agreement in electronic form.

### II. ACCESSING YOUR BANK ACCOUNTS THROUGH ONLINE BANKING

You can access your Bank accounts through Online Banking. Each of your accounts at the Bank is also governed by your "Deposit Account Agreement and Disclosure", Funds Availability Act Disclosure, Electronic Funds Transfer Act Disclosure and related account agreements.

#### A. REQUIREMENTS

To access your personal and/or business accounts through Online Banking, you must have an eligible Bank account (listed below), a User ID, and an online banking password. Our accounts accessible through Online Banking include:

\*Regular Checking \*Now Checking \*Money Market Accounts \*Savings Accounts \*Business Checking  
\*Individual Retirement Accounts \*Certificate of Deposits \*Business and Consumer Loans

#### B. FEES

There are no monthly fees for accessing your account (s) through Online Banking. You will be notified if certain fees are applied to services ordered online.

PLEASE NOTE THAT IF THERE ARE ANY FEES FOR INTERNET ACCESS THEY WILL BE ASSESSED AND BILLED SEPERATELY BY YOUR INTERNET SERVICE PROVIDER.

#### C. ELECTRONIC MAIL (E-MAIL)

Sending E-mail through Online Banking is a way to communicate with the bank. Online Banking has provided E-mail capabilities for you to ask questions about your account (s) or to provide us comments on your banking service. This E-mail capability is accessible after you sign on with your password to a secure session with Online Banking. Despite our best efforts, messages sent by E-mail may not be

secure, may be intercepted by third parties and may not be immediately received by the appropriate department of Atkins Savings Bank & Trust. Please do not use E-mail to send us communications which contain confidential information, which we require in writing or which need our immediate attention. An Internet record that an E-mail has been "sent" or "received" is not verification that the E-mail has been received by us. You cannot use E-mail to initiate transactions on your account(s). For banking transactions, please use the appropriate functions within Online Banking or call the Bank at (319) 446-7700.

#### D. NEW SERVICES

The Bank may, from time to time, introduce new Online Banking services. We shall update this Online Banking Services Agreement to notify you of these new services. By using these services when they become available, you agree to be bound by the rules contained in this Agreement.

### III. TERMS AND CONDITIONS

The first time you, or someone authorized by you on your behalf, access your Bank accounts through Online Banking the system confirms your agreement to be bound by all the terms and conditions of this Online Banking Agreement and acknowledges your receipt and understanding of this disclosure.

#### IV. PREVENTION OF MALWARE AND PHISHING

Malware is software used to disrupt computer operations, gather sensitive information, or gain access to private computer systems. The single biggest factor in preventing malware infection on your computer is you. You just need to be vigilant to avoid opening or downloading and installing anything you do not understand or trust. This includes e-mails, physical media, websites, pop-ups and software. To be safe you should run an antivirus software program. Keep it updated and turned on.

Phishing is the act of attempting to acquire information such as user names, passwords and credit card details by masquerading as a trustworthy entity. Never reply directly or click on a link in response to an email that asks for personal or financial information. If you are concerned about your account contact the company or institution via a web site you know to be genuine or by dialing a phone number you know to be genuine. Remember your bank will never contact you "out of the blue" to ask for personal financial information.

For additional information on how you can protect your identity please feel free to contact the bank at 319-446-7700.