

Personal eBanking Terms & Conditions

In order to use our Personal eBanking service, you must agree to the terms and conditions listed above. Once submitted you will receive a confirmation email.

Cornerstone Bank Personal eBanking Agreement

This Personal eBanking Service Agreement ("Agreement") establishes the rules which cover your electronic access to your accounts at Cornerstone Bank ("Bank") through the Internet Banking System ("Personal eBanking"). By using Personal eBanking, you accept all the terms and conditions of this Agreement. **This is a lengthy document, please read it carefully.**

Definitions

As used in this Agreement, the words "we", "our", "us" and "Bank" mean Cornerstone Bank. "You" and "your" refer to the "Account Holder" authorized by Cornerstone Bank to use Personal eBanking under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through Personal eBanking. "Account" or "accounts" means your accounts at Cornerstone Bank. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your Bank accounts using Personal eBanking including bill payments. "Personal eBanking Services" means the services provided pursuant to this Agreement, including Personal Online Bill Pay (OBP). "Business days" means Monday through Friday. Holidays are not included.

Fees and Charges

You agree to pay the fees and charges for your use of Personal eBanking Services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the Cornerstone Bank checking account designated as the "Primary Checking Account" by you. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of Personal eBanking.

Internal Transfers

You agree that given the size, type and frequency of the internal transfers, which you intend to make, the following procedures are commercially reasonable. You agree that Cornerstone Bank may solely rely on these procedures to verify the authenticity of your transfer requests. You agree to be bound by any transfer requested in its name and which is in compliance with such procedures whether actually authorized or not.

The procedures are as follows:

a. You are responsible for the input and verification of all information onto the Personal eBanking system. Cornerstone Bank shall have no responsibility to determine the accuracy of such information. Should there be any conflict between account number and account name, the account number shall prevail. Cornerstone Bank shall be entitled to rely upon any transfer request reasonably believed by Cornerstone Bank to have been created by you or your authorized users.

b. Cornerstone Bank's cut-off time for internal transfer requests is 6:30 p.m. (CST), after which time such requests will be processed the next business day.

c. Cornerstone Bank may, in its sole discretion, reject any transfer request if there are insufficient Available Collected Funds in your authorized account(s); or the transfer request (1) is not authenticated to Cornerstone Bank's satisfaction or which Cornerstone Bank, in good faith, believes may not be authorized by you; (2) contains incorrect, incomplete or ambiguous information; or (3) involves funds subject to a lien, hold, dispute or legal process which prevents their withdrawal. Cornerstone Bank shall incur no liability for any loss to you or to any third person occasioned by Cornerstone Bank's refusal to make such transfer.

d. Cornerstone Bank shall not be responsible for any loss or liability arising from: Your negligence or breach of this Agreement; any ambiguity or inaccuracy in any internal transfer request or in the information set forth in this Agreement given to Cornerstone Bank by you; or from any error, failure or delay in the execution of an internal transfer, including without limitation any inoperability of computer or communication facilities, or other circumstances beyond the Bank's reasonable control.

Posting of Transfers

Transfers initiated through Personal eBanking before 6:30 p.m. (CST) on a business day are posted to your account the same day. Transfers completed after 6:30 p.m. (CST) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. Personal eBanking identifies transfers based upon the login ID of the user who made the electronic transfer. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers from your accounts in order to avoid overdrafts..

Limitations on Frequency of Transfers

Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to six per month with no more than six by check draft, debit card or similar order to third parties. Cornerstone Bank will assess a \$5.00 fee for each subsequent transfer.

Security

You understand the importance of your role in preventing misuse of your accounts through Personal eBanking and you agree to promptly examine your periodic statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification

information, such as your driver's license number and social security number. You understand that personal identification information alone, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Personal eBanking is encrypted in an effort to provide transmission security and Personal eBanking utilizes identification technology to verify that the sender and receiver of Personal eBanking transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the Personal eBanking system is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Personal eBanking, or e-mail transmitted to and from us, will not be monitored or read by others. You assume all responsibility for protecting your login ID and for any activity made under your login ID.

Your Password

Your temporary password will be provided to you upon setup of your online account. If you have forgotten your password, you may visit the "Forgot Password" link to obtain a new temporary password. This password will be provided to you via email after verification of your identity. After 3 consecutive invalid logins your account will be disabled and will remain disabled for a period of thirty minutes.

The "Rights and Liabilities" in the following section of this agreement address some protections afforded by Regulation E or the "EFT Act", these protections apply solely to consumer accounts enrolled in Cornerstone Bank's Personal eBanking.

Your Rights and Liabilities

Security of your transactions is important to us. Use of the Personal eBanking services will therefore require an Access ID and password.

- a.** If you lose or forget your Access ID please call (888) 623-8551 during normal business hours to have a customer representative reset it.
- b.** If you lose or forget your password, please click on the "Forgot Password" link under the password login screen. A new temporary password will be emailed to you. At that time you will need to login with your temporary password and click on the "Options" tab to create a new password. You agree not to share your password with others and to notify us immediately if this information is lost or stolen.
- c.** If you call Cornerstone Bank to reset any setting or to make a Personal eBanking transaction on your behalf, the security question you created during enrolment may be asked and, if asked, must be accurately answered. This will help Cornerstone Bank in verify your identity. You may change your Access ID or Password at any time by logging onto your online account and clicking on the "Options" tab.

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 (1) monitor and or record all communications and activity related to the Internet Banking services; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include answering a security question or 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 (1) cooperate with Cornerstone Bank and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds. Notify us immediately if you believe your password has been lost or stolen. Telephoning is the best way to reduce your loss potential. You could lose all of the money in your account (plus your maximum line of credit, if applicable). If you notify us within two (2) business days you can lose no more than \$50.00. If you do NOT notify us within two (2) business days after you learn of the loss or theft of your password, and we can prove that we could have stopped someone from using your password without your permission if you had notified us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not recover any funds you lost after the 60 days if we can prove that we could have prevented the loss if you had notified 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 (888) 623-8551 during normal business hours.

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

Error Resolution Notice

a. In case of errors or questions about your electronic transfers call Watonga 580-623-8551, Geary 405-884-2971 or Mustang 405-376-8300 and ask to speak with Operations. In case of errors or questions about your Bill Pay service call 1-800-877-8021. Notify us immediately 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 be notified by phone no later than 60 days after we sent the FIRST statement on which the problem or error first appeared.

b. Tell us your name and account number. Describe the error or 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.

c. Tell us the dollar amount of the suspected error. We may require that you confirm and further describe your issue in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we are notified. If more research time is needed, we may take up to 45 days (90

days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If so, we will credit your account within 10 business days (20 business days for new accounts) for the amount you believe to be 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 10 business days, we may not credit your account for 30 days after the first deposit is made. After completing our investigation, we will inform you of the results within three business days. If we determine that there was no error, you will be notified within 3 business days of completion of our investigation.

Confidentiality and Disclosure of Account Information to Third Parties

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

- a.** where it is necessary for completing transactions or resolving errors involving the services; or
- b.** in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or
- c.** in order to comply with government agency rules, court orders, or other applicable law; or
- d.** 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
- e.** if you give us permission; or
- f.** where it is necessary for activating additional services.

Notice of varying amounts

If these regular payments vary in amounts, the person you are going to pay will tell you, ten (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.

Change in Terms

We may change any term of this Agreement at any time. Your continued use of any or all of the Personal eBanking services indicates your acceptance of the change in terms. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

Your Right to Terminate

You may cancel your Personal eBanking service at any time by providing us with written notice by postal mail. Your access to Personal eBanking will be suspended

within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

Our Right to Terminate This Agreement At Any Time

You agree that we can terminate or limit your access to Personal eBanking services for any of the following reasons: A. Without prior notice, if you have insufficient funds in any one of your Cornerstone Bank accounts. Personal eBanking service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits. B. upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account. C. Upon reasonable notice, for any other reason in our sole discretion.

Consent to Electronic Delivery of Notices

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the web site or by e-mail.

Unlawful Internet Gambling Notice

Restricted transactions as defined by Federal Reserve Regulation GG are prohibited from being processed through this account or relationship.

Third Party Website Links

From time to time the Cornerstone Bank website may provide website links to other non-affiliated websites. Cornerstone Bank is not responsible for the content of these sites.

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 Personal eBanking, Consumer Online Bill Pay, or electronic transfers services or the use thereof or arising in any way out of the installation, operation, or maintenance of your equipment.

Waivers

No waiver of the terms of this Agreement will be effective, unless in writing and signed by an officer of this bank. You may not transfer or assign your rights or duties under this Agreement.

Governing Law

The laws of the State of Oklahoma 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.

Indemnification

Customer, in consideration of being allowed access to the Personal eBanking services, agrees to indemnify and hold the Bank harmless for any losses or damages to the Bank resulting from the use of the Personal eBanking, Consumer Online Bill Pay, or electronic transfer services to the extent allowed by applicable law.

Cornerstone Bank Alerts Terms and Conditions

Alerts

Your enrollment in Cornerstone Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Cornerstone Bank account(s). Alerts are provided within the following categories:

- Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- Additional Alerts must be activated by you to be enabled. These Additional Alerts can be accessed from the Manage Alerts menu within Cornerstone Bank Online Banking and Manage Alerts menu within Cornerstone Bank Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. Cornerstone Bank reserves the right to terminate its Alerts service at any time without prior notice to you.

Methods of Delivery

We may provide Alerts through one or more channels ("EndPoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Cornerstone Bank Online Banking message in-box, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your

mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message

To stop Alerts via text message, text "STOP" to 96924 at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in Cornerstone Bank Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to 96924. In case of questions please contact customer service at 580-623-8551. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. Cornerstone Bank provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside Cornerstone Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Cornerstone Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information

As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

PLEASE PRINT AND RETAIN THIS COPY FOR YOUR RECORDS.