KEMBA FINANCIAL CREDIT UNION DIGITAL BANKING AGREEMENT

Please read these Agreements carefully before accessing or using this service. If you do not wish to be bound by these terms and conditions, you may not access or use the service.

Digital Banking Services

This Agreement is the contract, which covers your and our rights and responsibilities concerning Digital Banking including but not limited to: Online and Mobile Banking, Bill Pay, external transfers, ATM and Debit Cards, Direct Deposit and Mobile Deposit Services (collectively “Digital Banking,” “Digital Banking Services” or “Services”) offered to you by KEMBA Financial Credit Union. In this Agreement, the words "you" and "yours" mean those who enroll for any of the Digital Banking Services and any authorized users. In this Agreement the words “KEMBA”, ”Credit Union,” "we" and "us" and "our" and "ours" mean KEMBA Financial Credit Union. The word "account(s)" means any one or more savings, checking and loan accounts you have with KEMBA and electronic funds transfer (“EFT”) means all Digital Banking, except Mobile Deposits. By submitting an online, mobile or other approved enrollment, you agree to the following terms governing your and our rights and responsibilities concerning the Digital Banking provided to you. The terms of this Agreement apply to both consumer and business members, except as specifically provided in this Agreement. Anyone using Digital Banking represents that he or she has full authority to use the Services and to engage in any action taken by him or her.

Acceptance

You understand and agree that by using the Services, you are accepting the terms and conditions of this Agreement, and that your use of your login credentials will be considered the same as your written signature in authorizing us to complete any transaction or request communicated to us. 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. Because the Services are performed electronically, they are governed by financial and state laws and regulations pertaining to electronic funds transfers which entitle you to certain benefits and protections, which are contained in this Agreement.

You have executed this Agreement and have received approval from us for the use of the Services as further described below. Your use of these Services is governed by this Agreement.

1. Description

The Service provides eligible members the ability to conduct financial transactions on their eligible KEMBA accounts twenty-four (24) hours a day, seven (7) days a week (subject to the routine maintenance and other factors set forth in this Agreement), with access to the Internet, use of valid login credentials and authentication of member identity. The Service utilizes industry-standard encryption and information security protocols.

2. Eligibility and Enrollment

To qualify for access to the Digital Banking Services, you must be a KEMBA member in good standing and you must have executed this Agreement and have received approval from KEMBA for use of the Services, as further described below. Your use of Digital Banking Services is governed by this Agreement. Not all account types qualify for Digital Banking Services. Other conditions may apply.

3. Limitations

We reserve the right, in our sole discretion, to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through Digital Banking. We also reserve the right to modify the scope of the Service at any time.

Access to Digital Banking and related features may be restricted or limited based on account type, ownership designation, or status. This may include, but is not limited to, limitations on access for certain account types such as minor accounts, or restrictions placed on accounts that are inactive, dormant, or otherwise subject to additional monitoring or security controls.

We may also establish, from time to time, inactivity standards and administrative processes to identify and manage Digital Banking users who have not actively used the Service for a defined period. Accounts that are inactive, dormant, restricted, or not in good standing may have Digital Banking services limited, suspended, or revoked for security, fraud prevention, or operational purposes until such status is resolved.

In such cases, users may be required to re-enroll in Digital Banking to regain access and may need to re-establish certain features or preferences. Historical data, transaction details, or previously established services may not be retained or available following deactivation.

4. Additional Features

Certain features, services, or functionality within Digital Banking may be provided on a limited, conditional, or as-available basis and may not be accessible to all users or accounts. Such features may rely on third-party systems, data sources, or integrations and may be modified, suspended, or discontinued at any time without notice except as required by law.

We may also offer additional Digital Banking Services and features in the future. Any such added Digital Banking Services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Digital Banking Service or feature is added and/or at the time of enrollment for the feature or service, if applicable. From time to time, we may amend these terms and modify or cancel the Digital Banking Services we offer without notice, except as may be required by law.

5. Access

Access to Digital Banking Services and features is governed by account ownership, user role, and system permissions. Not all users will have the same level of access to accounts, information, or functionality. Certain services may be restricted to primary account owners or limited based on ownership type, authorization level, product features, or security requirements.

Digital Banking may not be accessible or may have limited utility over some network carriers. In addition, the Service may not be supportable for all devices. KEMBA cannot guarantee and is not responsible for the availability of data services provided by your network, wireless, or mobile carrier, such as data outages or "out of range" issues. Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.

For business accounts, access to accounts, features, access limits, and services may be assigned by the business owner or your designated administrator to authorized users, including signers, employees, or other representatives. Access levels may vary by user and may include limitations based on role, account type, or service capabilities. The business is solely responsible for managing user access and assumes all liability for actions taken by authorized users.

Certain business services, including payment, cash management, or fraud protection tools, may be accessed through integrated or third-party systems and may not be available directly within Digital Banking. These services may require separate enrollment and acceptance of additional terms and conditions.

6. Use of Service

In order to properly use Digital Banking, you should review and follow any instructions provided on our website. You agree to accept responsibility for learning how to use Digital Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Digital Banking. We may modify the Service from time to time at our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use Digital Banking as modified. You also accept responsibility for making sure that you know how to properly use your device and we will not be liable to you for any losses caused by your failure to properly use the service or your device.

7. Other Agreements

You agree that, when you use Digital Banking, you remain subject to the terms and conditions of your existing agreements with KEMBA except as expressly otherwise stated herein; and with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Digital Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Digital Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. You acknowledge that we do not have any responsibility or liability related to the agreements between you and your mobile service provider. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Any deposit account, loan or other banking product accessed through this Service is also subject to the Membership and Account Agreement, Electronic Funds Transfer Agreement and Disclosure, Account Rate and Fee Disclosures, and your loan agreements with us. You should review the account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Digital Banking.

8. Third Party Accounts

Digital Banking may permit you to link accounts held at other financial institutions. By using account aggregation features, you represent and warrant that you are authorized to access such accounts and to provide any necessary credentials, permissions, or consents. Aggregated account information is provided for convenience only and may be delayed, incomplete, or inaccurate due to third-party system limitations, connectivity issues, or data availability. We do not verify the accuracy of external account information and disclaims liability for any errors, omissions, interruptions, or decisions made in reliance on such information.

Digital Banking may include services provided by third-party providers, including but not limited to payment or money movement services. Your enrollment in or use of such services may require acceptance of additional terms, disclosures, and authorizations presented at the time of enrollment or use.

9. Permitted Digital Banking Transfers

Transactions in Digital Banking are subject to the terms and limitations disclosed in the Membership and Account Agreement, Electronic Funds Transfer Agreement and Disclosure, Account Rate and Fee Disclosures, and your loan agreements. You may transfer or withdraw up to the available balance in your account at the time of the transfer, except as limited under this Agreement or your deposit or loan agreements. KEMBA reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may process transfers that exceed your available balance at our discretion. If we process the transfer, you agree to cover any overdraft amount plus any applicable fees. We may limit the type, frequency and amount of transfers for security purposes and may change or impose the security limits without notice, at our option. You agree to confirm the completion of each transfer in your account balance and transaction history before withdrawing transferred funds.

10. Account Ownership/Accurate Information

You represent that you are the legal owner of the accounts and other financial information which may be accessed via Digital Banking. You represent and agree that all information you provide to us in connection with Digital Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Digital Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the device you will use to access Digital Banking.

11. User Security

You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Digital Banking. You agree not to leave your device unattended while logged into Digital Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you permit other persons to use your device, login information, or other means to access Digital Banking, you are responsible for any transactions they authorize, and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your account.

We make no representation that any content or use of Digital Banking is available for use in locations outside of the United States. Accessing Digital Banking from locations outside of the United States is at your own risk.

12. User Conduct

You agree not to use Digital Banking or the content or information delivered through Digital Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Digital Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Digital Banking; (i) interfere with or disrupt the use of Mobile Banking by any other user; or (j) use Digital Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

13. No Commercial Use or Re-Sale

You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You agree not to make any commercial use of Digital Banking or resell, lease, rent or distribute access to Digital Banking.

14. Termination of Service

We reserve the right to suspend or terminate access to any feature of and/or the entire Service at any time and without prior notice including if your online banking access does not remain active. Neither termination nor suspension of your use of the Service shall affect your liability or obligation under this Agreement. Incidents of transactions that are returned for a closed and/or invalid account and repeated incidents of non-sufficient funds may result in termination.

15. Sharing Account Information with Third Parties

When enrolled in the Service or in any features of the Service, we may make requests for personal information to a consumer reporting agency or other third party to determine initial and ongoing eligibility. You hereby authorize us to make any and all such requests.

When performing transactions or inquiries online, our business partners who assist us in providing the Service may have access to personal information. We may also disclose information to third parties about accounts or certain transactions:

i. When it is necessary to provide services to you, such as completing a request for an electronic transfer; or
ii. Where it is necessary for completing payments; or
    In order to verify the existence and condition of an account for a third party, such as a

credit bureau or merchant; or

iii. In order to comply with a government agency or court orders; or

iv. If KEMBA has written permission; or

v. Pursuant to KEMBA's Privacy Policy

You understand and agree that, in order to provide the Service, it is necessary for us to access third party websites and databases containing information regarding you and/or your accounts (collectively, the "Databases") to retrieve information as requested or authorized by you. By using the Service, you agree to authorize us to access such Databases to retrieve such content as requested or authorized by you, or for any other purpose consistent with this Agreement.

16. Site Links

Our website may contain links to third party sites ("Linked Sites") as needed or as a convenience to you. We do not screen, approve, review or otherwise endorse any content or information contained in any Linked Sites. You acknowledge and agree that we, our affiliates and partners are not responsible for the contents of any Linked Sites, including the accuracy or availability of information provided by Linked Sites, and make no representations or warranties regarding the Linked Sites or your use of them. In addition, you acknowledge and agree that the Linked Sites are not owned or controlled by us and that they operate under their own privacy policy that is different from our Privacy Policy.

17. No Waiver

We shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by a KEMBA officer. No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

18. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Ohio (to the extent not preempted by Federal law), without giving effect to its conflict of law's provisions or your actual state or country of residence. If for any reason a court of competent jurisdiction finds any provision or portion of this Agreement to be unenforceable, the remainder of the Agreement will continue to be in full force and effect.

19. Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions for this Agreement.

20. Assignment

You may not assign your accounts or this Agreement to any other party.

21. No Unlawful or Prohibited Use

As a condition of using the Service, you warrant to us that you will not use it for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. You further warrant and represent that you will not use the Service in any manner that could damage, disable, overburden, or impair the services or interfere with any other party's use and enjoyment of the Service.

You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Service. You agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

You agree that we may revoke use of the Service if unauthorized account access and/or transactions occur as the apparent result of negligence in the safeguarding of the account belonging to you.

22. Indemnification

You understand and agree that you are required to indemnify us and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from your use of the Services and/or breach of this Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

You understand and agree that you are required to indemnify our technology partners who provide this service, and hold harmless their affiliates, officers, employees and agents, from and against any third party claims, suits, proceedings, actions or demands, including to claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines, penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such a claim is related to KEMBA or your use of the Services, applications, unless such claim directly results from an action or omission made by our technology partners in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

23. License Rights

i. **Grant of License.** To the extent we or our licensors make any software available to you via download on our website for use in conjunction with Digital Banking Service, we hereby grant, and you hereby accept, for the term of these terms & conditions, a non-exclusive, non-assignable, non-transferable, limited right and license to use the proprietary computer software products in object code and any associated documentation ("Products") for use only directly in conjunction with its permitted use of Digital Banking Service.

ii. **Title.** Except for the license granted to you hereunder, all rights and title in and to the Products, including any improvements, modifications, and derivative works, will at all times remain with us or our licensors, and you shall acquire no rights in the Products.

iii. **Use of Products and Services**

1. Except as otherwise expressly provided herein, you will not copy, modify, or create derivative works of the Products/Services or display, assign, sublicense, distribute, or otherwise transfer any interest in these terms & conditions or the Products and Services to any third party.
2. You will not, and will not permit others to, reverse engineer, reverse-compile, or reverse-assemble the Products/Services or otherwise attempt to obtain source code for the Products or Services.
3. You shall use the Products and Services solely for your internal business purposes.
4. You will notify us in writing regarding any unauthorized use or disclosure of the Products/Services immediately after it becomes known to you.

iv. **Confidentiality**

You acknowledge that the Products and Services constitute trade secrets and represent significant economic and commercial value to us and/or our licensors and must be maintained as secret, confidential and proprietary. You agree that copyright legends borne by the Products and Services in no way reduce the trade secret, proprietary and/or confidential nature thereof. You will take all reasonable steps to safeguard the Products and Services to ensure that no unauthorized disclosure or use is made, in whole or in part, and will use at least the same degree of care to prevent the unauthorized use, disclosure or availability of the Products and Services as you ordinarily use in protecting your own most valuable confidential and proprietary information. You will not remove or alter any copyright or other proprietary legends contained on the Products or Services.

Your obligations under this Section survive termination of these terms & conditions.

24. Disclaimer of Warranties

YOU AGREE YOUR USE OF THE DIGITAL BANKING AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN “AS IS” AND

"AS AVAILABLE" BASIS. WE AND OUR TECHNOLOGY PARTNERS DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THESE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE AND OUR TECHNOLOGY PARTNERS MAKE NO WARRANTY THAT THIS SERVICE (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THIS SERVICE WILL BE ACCURATE OR RELIABLE, OR (iv) ANY ERRORS IN THIS SERVICE OR TECHNOLOGY WILL BE CORRECTED.

25. Limitation of Liability

YOU AGREE THAT NEITHER WE NOR OUR TECHNOLOGY PARTNERS WILL BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THIS SERVICE INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF KEMBA HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

26. Data Retention

We retain transaction history in the Service for a period of time to be determined at the sole discretion of KEMBA and/or applicable laws or regulations.

27. Contact in the Event of Unauthorized Transaction and Consumer Liability

Tell us AT ONCE if you believe your Login Credentials have been lost or stolen, or if you believe that any banking transaction (e.g. electronic funds transfer) made online or via a mobile device – or an unauthorized ATM withdrawal or debit card purchase - has been made without your permission. Contacting us by telephone immediately at 800.282.6420, option 4, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern Standard Time, and Saturday, from 8:00 a.m. to 1:00 p.m. Eastern Standard Time, unless otherwise posted or communicated by KEMBA. Hours of operation are subject to change, including but not limited to adjustments for holidays, special events, operational needs, or other circumstances. For the most current hours and any applicable modifications, please visit kemba.org.

Also, if your periodic statement shows unauthorized transactions, notify KEMBA at once. If you do not notify KEMBA within sixty (60) days after the statement was sent to

you, you may not recover any money you lost if KEMBA can prove that it could have prevented an unauthorized transfer if you had timely notified KEMBA.
You must report any unauthorized withdrawals or transfer(s) that appears on your periodic statement within sixty (60) days of KEMBA sending you the statement to avoid liability for subsequent transfers. If you fail to do so, your liability shall not exceed the amount of the unauthorized withdrawals or transfers that occur after the close of the sixty (60) days and before notice to KEMBA, and that we establish would not have occurred had you notified us within the 60-day period.

You agree that our rights and remedies arising out of any breach of your representations and warranties in this Agreement, the limitations on our liability and our rights to indemnification under this Agreement are continuing and shall survive the termination of this Agreement, notwithstanding the lack of any specific reference to such survivability in these provisions. Our failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of our right to subsequently enforce such provision or any other provisions of this Agreement.

28. Important Security Notice

KEMBA is committed to protecting your personal information and maintaining the security of your accounts. As part of this commitment, we may utilize identity verification tools, monitoring systems, and other security controls ("Systems") to validate your identity, confirm information provided, and help detect or prevent unauthorized activity within Digital Banking. These Systems may evaluate factors such as login activity, device characteristics, session behavior, transaction activity, and general usage patterns. If elevated risk is detected, KEMBA may restrict access, decline transactions, require verification, or end sessions automatically, in real time, and without prior notice.

While we take these measures to safeguard your information, it is important that you remain vigilant. Fraudsters are increasingly sophisticated and may attempt to impersonate KEMBA to gain access to your confidential information.

As a reminder, KEMBA will NEVER contact you by text, phone, or email to request sensitive personal or account information such as:

- Digital Banking usernames, passwords, or 2-Factor Authentication (2FA) codes
- Card information (number, expiration date, CVV code, or PIN)

If you ever receive a suspicious inquiry like this, do not provide your personal or account information. Instead, call KEMBA directly at 800.282.6420, or send us a message in Digital Banking to find out if we are trying to reach you regarding your account.

29. Access and Security

All users of the Service must have valid login credentials and are subject to multi-factor authentication and/or layered security in order to verify the identity of the eligible member to access and conduct authorized financial transactions to/from account(s) within the Service.
If a password or challenge question response is entered incorrectly in the Service after multiple attempts, further security measures will be required to gain access.

Login credentials are confidential and you should keep them strictly confidential. We recommend not writing them down. You agree to keep your login credentials confidential and not make these available to any unauthorized individuals. You must notify us immediately if you believe the confidentiality or security of your login credentials has been compromised.

You are responsible for keeping your password secure. We will be entitled to act on all instructions received under your password. Since your password is used to identify you as an authorized user of the Services, you agree to notify us immediately if the secrecy of your password is compromised, and you also agree not to reveal your password to any person not authorized to use the Services. The security of your account depends upon maintaining the secrecy of your password. You may change your password at any time while you are using the Services. To assist us in maintaining the security of your Services account(s), we may revoke or cancel your password at any time without giving you prior notice.

You are solely responsible for maintaining the secrecy of your login credentials. For your protection, we recommend you memorize this information, do not write it down, and change it periodically. Properly constructed credentials afford you a greater degree of assurance and are more secure if (a) they contain more characters, (b) if those characters are both alpha and numeric characters, (c) if they consist of both upper and lower case.

KEMBA FINANCIAL CREDIT UNION MOBILE BANKING USER AGREEMENT

By using KEMBA Mobile Banking via Mobile Web or Mobile App, you agree to the terms and c conditions of this Mobile Banking Agreement (as amended from time to time, this “Agreement”) and to the terms and conditions of the Digital Banking Agreement. This Agreement is governed by the terms of the Digital Banking Agreement. If there is any conflict between the Digital Banking Agreement and this Mobile Banking User Agreement, the terms of this Agreement will control. You may use this service to access your accounts on a mobile device. This Agreement supplements the membership and account agreements and disclosures provided at the time of account opening. You should review the account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of mobile banking ("Mobile Banking").

1. Other Agreements

KEMBA does not charge a fee for this service; however, standard data rates from your mobile service provider may still apply. All other fees which have been separately disclosed to you in connection with your account(s) will continue to apply to those account(s) and to your Digital Banking and Mobile Banking.

You agree that, when you use Mobile Banking via Mobile Web or Mobile App, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking and you agree to be solely responsible for all such fees, limitations and restrictions. Accordingly, you agree to resolve any problems with your carrier or provider directly with your carrier or provider without involving us. You also agree that if you have any problems with Mobile Banking, you will contact us directly.

2. Description of Service

Mobile Banking via Mobile Web or Mobile App is offered as a convenience and supplemental service to our Digital Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your KEMBA account information, transfer funds, view account balances, and view account detail and history. To utilize the Mobile Banking Service via Mobile Web, your mobile device must be internet enabled/connected to the internet, you must be enrolled in Digital Banking, and then you must register your mobile device within the Online Banking system. To utilize the Mobile Banking Service via Mobile App, your mobile device must be internet enabled/connected to the internet, you must be enrolled in Digital Banking, and then you must download the application (i.e., from the Amazon Marketplace, Google Play Store, or Apple App Store) to your mobile device.

We reserve the right to limit the types and number of accounts eligible for mobile banking. We also reserve the right to modify the scope of the Service at any time without notice.

Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the Service may not be supported on all devices. KEMBA cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of range" issues.

3. Use of Service

You agree to accept responsibility for making sure you understand how to use Mobile Banking via Mobile Web or the Mobile App, and that you will contact us directly if you have any problems with these services. You will also accept responsibility for making sure that you know how to properly use your device and KEMBA will not be liable to you for any losses caused by your failure to properly use the Service or your device. From time to time, KEMBA may develop additional Mobile Banking Services. When such services are developed, you will have the opportunity to add them to your KEMBA Mobile Banking Service, provided you have a compatible mobile device.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree to keep your password confidential, secure, and to not provide your password or other access information to any other person. If you do, we will not be liable for any damage resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account. If you believe that someone may have unauthorized access to your Mobile Banking, you agree to cancel your Mobile Banking associated with the device immediately. You agree to use Mobile Banking carefully, to check your statements and transactions regularly, to report any errors to us immediately, and to cancel immediately your participation in Mobile Banking if you observe any material errors in the Mobile Banking Services. You also agree not to use Mobile Banking Services in an illegal manner that would violate any law, statute, or regulation.

You may report errors to us immediately by calling 800.282.6420. For questions or concerns about the Mobile Banking service itself you may stop in to any branch, call us at 800.282.6420, or contact us by mail at: KEMBA Financial Credit Union, 555 Officenter PL, Gahanna, OH 43230.

4. Equipment and Software

KEMBA does not guarantee that your device or mobile phone service provider will be compatible with Mobile Banking. Mobile phones and other internet-enabled devices are susceptible to viruses. You are responsible for ensuring that your device is protected from, and free of, viruses, worms, Trojan horses, or other similar harmful components (collectively, “viruses”) that could damage programs, files, or your phone, or allow information to be hacked or intercepted by a third party. KEMBA will not be responsible or liable for any indirect, incidental, special, or consequential damages resulting from such viruses. KEMBA also will not be responsible if any non-public personal information is accessed through Mobile Banking because of any such viruses residing on, or being contracted by, your device at any time or from any source. KEMBA is not responsible for errors, delays, or your inability to access the Service caused by your device. KEMBA is not responsible for the cost of upgrading your device to remain compatible with the Service, or for any damage to the device or the data contained on it.

5. Permitted Online and Mobile Banking Transfers

You may use the Service to transfer funds between your eligible KEMBA accounts. You may not transfer to or from an Account at another financial institution using Online or Mobile Banking.

You must have sufficient funds available in the selected accounts at the time the transfer is received, including available overdraft protection (if applicable). KEMBA may process transfers that exceed your available balance at our sole discretion. Applicable fees may apply as permitted by Law.

Federal Regulations may limit the number of transfers allowed from a savings or money market account per month. Online and Mobile Banking transfers count towards this limit. Each transfer from a savings or money market account using Online or Mobile Banking may be counted as one of the limited number of transactions permitted each month.

We may also limit the type, frequency and amount of transfers for security purposes and may change or impose the limits without notice, at our option as permitted by law.

6. Mobile Banking Service Limitations

Neither we nor our service providers can always foresee or anticipate technical or other difficulties related to Mobile Banking. We will use reasonable efforts to make Mobile Banking service available for your use on a continuous basis. We do not guarantee functionality of Mobile Banking services (or any Mobile Banking Software) on all mobile devices, on all communications networks, in all geographic regions, or at all times. Mobile Banking service may be temporarily unavailable for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours, but we may conduct maintenance at any time. These difficulties may result in loss of data, personalization settings or other Mobile Banking interruptions.

Neither we nor any of our service providers assume responsibility for the operation, security, functionality or availability of any mobile device or mobile network which you utilize to access Mobile Banking. You agree to exercise caution when utilizing the Mobile Banking Services on your mobile device and to use good judgment and discretion when obtaining or transmitting information.

7. Changes or Termination

You may cancel your participation in Mobile Banking at any time.

To cancel your participation in KEMBA Mobile Web, clear the cookies from your mobile browser and discontinue your use of Mobile Banking.

To delete the Mobile App, refer to the instructions for deleting a Mobile Application for your specific mobile device.

We reserve the right to change or terminate Mobile Banking at any time without notice. Termination may be in whole or in part at any time with or without cause and without prior written notice as allowed by Law. In the event you provide a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers previously authorized, but not made. In our sole and absolute discretion, we may also temporarily or permanently suspend your access to Mobile Banking at any time without notice and for any reason, including, but not limited to, your non-use of Mobile Banking as well as if a security breach has been attempted or has occurred. We may consider repeated incorrect attempts to enter your username or PIN as an indication of an attempted security breach. You agree that we will not be liable to you or any third party for any modification or discontinuance of Mobile Banking. Termination of the Service does not affect your obligations under this Agreement in respect to occurrences before termination.

Changes to fees or terms applicable to accounts are governed by the agreement otherwise governing the applicable account.

8. User Conduct

You agree not to use Online or Mobile Banking or the content or information delivered through Online or Mobile Banking in any way that would be considered illegal or violate any law or statute. Harassment or threatening language will result in the closure or suspension of your Account. You also agree not to make commercial use of Online or Mobile Banking or resell, lease, rent or distribute access to Online or Mobile Banking.

KEMBA FINANCIAL CREDIT UNION MOBILE REMOTE DEPOSIT CAPTURE AGREEMENT

This Mobile Remote Deposit Services Disclosure and Agreement ("Agreement") contains the terms and conditions for the use of KEMBA Mobile Remote Deposit and/or other remote deposit capture services that KEMBA or its affiliates may provide to you ("Service" or "Services"). Other agreements you have entered into with KEMBA, including the Digital Banking Agreement or a Mobile Banking User Agreement, as applicable to your KEMBA account(s), are incorporated by this reference and made a part of this Agreement.

Mobile remote deposit services are designed to allow you to make a deposit to your share and share draft accounts from home or other remote locations by taking images of checks and delivering images and the associated deposit information to KEMBA and/or its processor, using your mobile device. The process is called Remote Deposit Capture (sometimes referred to as "Mobile Remote Deposit Capture" or "RDC"). This Agreement explains the terms and conditions governing the use of remote deposit capture service offered by KEMBA.

1. Acceptance of these terms

By using Remote Deposit Capture, you acknowledge that you have reviewed and agree to abide by the terms and conditions of this Agreement, the Digital Banking Agreement, the Mobile Banking User Agreement, and your membership agreement and Truth in Savings Disclosure governing the share or share draft account(s) that you use with the Remote Deposit Capture Service. KEMBA reserves the right, at its sole discretion, to change, modify, add, or remove portions from the services. Your continued use of this service will indicate your acceptance of any such changes of the revised Agreement.

The Agreement is subject to change from time to time. We will notify you of any material change via e-mail or on our website(s) by providing a link to the revised Agreement or by an online secure message. Your continued used of the Services will indicate your consent to be bound by the revised Agreement. Further, KEMBA reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services.

2. Limitations on Service

When using the remote deposit capture service, you may experience technical or other difficulties. KEMBA cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. This service has qualification requirements and we reserve the right to change the qualifications at any time without prior notice. Further, we reserve the right to change, suspend, or discontinue this service, in whole or in part, or your use of this service, in whole or in part, immediately and at any time without prior notice.

3. Eligibility

Eligibility is subject to KEMBA's sole discretion and is subject to change. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

Termination of these services or abuse/misuse of the remote deposit capture service may result in the removal of mobile access by KEMBA.

4. Ineligible Accounts

KEMBA determines in its sole discretion which account types are eligible and are subject to change at any time.

5. Limits

KEMBA determines in its sole discretion deposit limits and are subject to change at any time. If you attempt to use RDC to initiate a deposit in excess of your limits, your deposit may be rejected. If we permit you to make a deposit in excess of your limits, such deposit will be subject to the terms of this Agreement, and we may not allow such a deposit at other times. We may adjust these limits at any time without prior notice.

6. Eligible Items

You agree to image and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg CC"). You agree that the image of the check transmitted to KEMBA shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code.

7. Ineligible Items

You agree that you will not use the Remote Deposit Capture Service to scan and deposit any checks or other items as shown below:

- Checks or items payable to any person or entity other than you.
- Checks payable jointly, unless deposited into the account in the name of all payees and having endorsements of all payees.
- Third party checks (e.g., a check payable to someone else, endorsed and signed over to you).
- Checks that are incomplete (e.g., any item that does not contain the signature of the maker, endorsement signature(s), or other required information).
- Check or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- Checks or items previously converted to a substitute check, as defined by Reg CC.
- Check or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks as defined in Reg CC.
- Checks or items not payable in United States Currency.

- Checks payable to “Cash” or “KEMBA Financial Credit Union”
- Money orders.
- Traveler’s checks.
- Savings Bonds.
- Insurance checks.
- Loan checks.
- Checks or items dated more than 6 months prior to the date of the deposit.
- Checks or items that are post-dated and deposited prior to the date on that item.
- Checks that have previously been returned unpaid for any reason.
- Checks or items prohibited or otherwise deemed unacceptable under the terms of your account.
- Checks that have been previously submitted or deposited through the remote deposit capture service offered by KEMBA or any other financial institution.

8. Image Submission

The image submitted must be clear and legible and meet the standards as established by the American National Standards Institute, the Board of Governors of the Federal Reserve, or any other regulatory agency, clearing house or association. Items not meeting specific standards as determined by system identification and/or KEMBA standards are subject to rejection. If you have endorsed an item that has been rejected for submission through remote deposit service those items must be presented in person at one of our locations.

KEMBA reserves the right, at its sole discretion, to reject any check image transmitted through RDC, without liability to you. KEMBA is not responsible for check images that it does not receive or that are dropped during transmission. Further, KEMBA reserves the right to charge back to your account at any time any check image that is determined to not be an eligible check or that is not properly payable. You agree that KEMBA is not liable for any loss, costs or fees you may incur as a result of the chargeback of an ineligible item. Any check returned unpaid for any reason will be debited from your account.

9. Endorsements

All checks submitted for deposit must be endorsed with the following restrictive endorsement: “For Mobile Deposit Only to KEMBA Financial Credit Union” with your signature. KEMBA will not accept third party checks through remote deposit capture. All Endorsements must be in either blue or black ink as required for processing.

10. Availability of Funds

All images processed for deposit through the remote deposit capture service will be treated as “deposits” under your current membership agreement and Truth in Savings Disclosure and subject to the Federal Reserve Board's Regulation CC regarding funds availability. If the item presented for deposit does not satisfy the requirements for the deposit of an eligible check, KEMBA has the right to place an exception hold on the deposit. In the cases where an exception hold is placed on the deposit, you will be notified of the date the funds will be available for withdrawal. KEMBA reserves the right to refuse any deposit presented through RDC. We are not responsible for images or items we do not receive. Items that are received after 3:00 p.m. Eastern Standard Time will be processed on the next business day. For purposes of this agreement, a business day is defined as every day except Saturday, Sunday, and any federal holiday.

11. Retention of the Negotiable Instrument
You should securely retain the original checks(s) (deposited items) for a period of no less than 14 days. You agree that you will never re-present the original check unless specifically requested by KEMBA. In the event that an item cannot be read through the Remote Deposit Capture Service, KEMBA may request the payee to submit the paper item for processing. After the end of the retention period, the original items should be destroyed writing "VOID" on the front of the check and then destroying it by crosscut shredding or another commercially acceptable means of destruction.

12. Errors
You agree to immediately notify KEMBA of any suspected error regarding check images deposited through RDC, and no later than sixty (60) days after the account statement on which the deposit appears has been provided. Unless you notify us within sixty (60) days of when we first send or make the account statement available, all deposits made through RDC shall be deemed correct and you may not be compensated for any loss.

13. Risk of Loss
In the event of a system failure or interruption, your data may be lost or destroyed. Any remote deposit that you initiated, were in the process of completing, or completed shortly before a system failure or interruption should be verified by you through means other than online to ensure the accuracy and completeness of such transaction(s). You assume the risk of loss of your data during any system failure or interruption and the responsibility to verify the accuracy and completeness of any remote deposit so affected.

14. Hardware and Software
Any such software is accepted by you "as is" and is subject to the terms and conditions of the software agreement you enter into directly with the third-party software provider at time of download and installation.

15. Ownership & License

You agree that KEMBA and our technology partners retain all ownership and proprietary rights in the remote deposit capture service, associated content, technology, and website(s). Your use of this service is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use this service. Without limiting the restriction of the foregoing, you may not use this service (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to KEMBA's business interest, or (iii) to KEMBA's actual or potential economic disadvantage in any aspect. You may use this service only in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide this service.

16. User Warranties and Indemnification

You warrant to KEMBA that:

a. any image we receive accurately and legibly represents all of the information on the front and back of the original Item as originally drawn;
b. the information you transmit to us corresponding to an Item contains a record of all applicable MICR-line information required for a substitute check and the accurate amount of the Item;
c. the Item conforms to the technical standards for an Electronic Item set forth in Federal Reserve Board Regulation J, or Federal Reserve Board Regulation CC;
d. no person will receive a transfer, presentment, or return of, or otherwise be charged for, the Item (either the original Item, or a paper or electronic representation of the original Item) such that the person will be asked to make payment based on an Item that has already paid;
e. You will not redeposit through Remote Deposit Capture any Item previously deposited and returned to you unless we advise you otherwise;
f. You will employ commercially reasonable security measures and firewalls sufficient to protect transmissions and storage to ensure no unauthorized access or duplicate presentment;
g. You will only transmit Items that originated as paper Items.
h. You will comply with all laws and regulations applicable to you in your use of Remote Deposit and not use Remote Deposit for any purpose prohibited by foreign exchange regulations, postal regulations or any other treaty, statute, regulation or authority; and

If you are depositing Items on behalf of third parties: the owner of the Item has authorized you to negotiate the Item and electronically transmit the Item; and if you are scanning Items from a location outside of the U.S., such authorization covers the cross-border transmittal of the Item.

17. Fees and Charges

The fees and charges for your use of the Service are payable as applicable, as set forth in the fee schedule provided to you from time to time by KEMBA in connection with the Service, and all other fees and charges as may be agreed upon from time to time by you and KEMBA. You authorize KEMBA to debit any fees and charges for the Service from your reserve amount and/or any of your accounts, on or after the date such fees and charges are payable, even if such debit causes an overdraft on the account. If the account does not contain sufficient funds to pay such fees and charges on the date they are payable, then KEMBA may, in its sole discretion, immediately terminate your access to the Service without prior notice. Should you fail or refuse to pay any fees or charges under this Agreement, you agree to pay all collection costs (including reasonable attorney's fees) that may be incurred by KEMBA in connection therewith.

KEMBA FINANCIAL CREDIT UNION'S BILL PAY TERMS & CONDITIONS

This is your Bill Pay agreement with KEMBA Financial Credit Union ("KEMBA").

You may use KEMBA's bill payment service, to direct KEMBA to make payments from your designated draft account to the "Payees" you choose in accordance with this Agreement. The terms and conditions of this Agreement are in addition to the account agreements, disclosures, and other documents in effect from time to time governing your membership and account (the "Account Rules").

"You" or "Your" means each person who is authorized to use the service. "Payee" means anyone, including the Financial Institution, you designate and KEMBA accepts as a "Payee."

1. How to Setup Payees/Payments

- If you want to add a new Payee, select "Add a payee" located in your Bill Pay application or speak to a service representative.
- You may add a new fixed payment to a Payee by accessing the Service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the Service.
- KEMBA reserves the right to refuse the designation of a Payee for any reason.
- You may pay any Payee within the United States (including U.S. territories and APOs).
- KEMBA is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

2. The Bill Pay Process

Single Payments - Single payments will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by KEMBA, is currently 3:00 p.m. Eastern Standard Time.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment has the “Pay Before” option selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- If the recurring payment has the “Pay After” option selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

Single and Recurring Payments

The system will calculate the estimated arrival date of your bill payment. This is only an estimate, therefore please allow ample time for your payments to reach your "Payee."

Cancelling a Payment

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled process date.

Available Funds

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as any other payment obligations you have to KEMBA.

- KEMBA reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this Agreement.
- If you do not have sufficient funds in the account and KEMBA has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.
- You further agree that KEMBA, at its option, may charge any of your accounts with KEMBA to cover such payment obligations.

KEMBA reserves the right to change the cut-off time. You will receive notice if it changes.

3. Liability

- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- If we do not complete a transaction to or from your account on time, or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, KEMBA will **NOT** be liable:

  • If, through no fault of ours, you do not have enough available money in the account from which a transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a transfer because of insufficient funds.
  • If, through no fault of ours, a transfer to or from an account at another financial institution is not completed or otherwise is not successful.
  • If any transfer would go over the credit limit of any account.
  • If your equipment or ours or that of a third party was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
  • If you have not given us complete, correct or current account numbers or other identifying information so that we can properly debit or credit the account or otherwise complete the transaction.
  • If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.
  • If you do not instruct us soon enough for your transfer to be received and credited.
  • If the money in the account from which a transfer is to be made is subject to legal process or other claim restricting the transaction.

• If circumstances or persons beyond our control prevent, delay, intercept, or alter the transaction, despite reasonable precautions that we have taken.

Your Liability for Authorized Transactions

You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your access codes and want to terminate that person's authority, you must notify us that transactions by such a person are no longer authorized. We may have to change your access codes or take additional steps to prevent further access by such person.

4. Amendment and Termination

KEMBA has the right to change this Agreement at any time by notice mailed to you at the last address shown for the account on KEMBA's records, by posting notice in branches of KEMBA or as otherwise permitted by law.

- KEMBA has the right to terminate this Agreement at any time by written notice to you.
- You may terminate this agreement by written notice to KEMBA.
- KEMBA is not responsible for any fixed payment made before KEMBA has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by KEMBA on your behalf.

5. Miscellaneous Bill Pay Fees

There is no fee for using KEMBA's Bill Pay Service.

Fees will be charged for certain member requested services and other items. There will be no charge for any item needed to correct a KEMBA error.

- Charitable Donations: $1.99
- Gift Pay: $2.99
- Rush Payment Fees:
  - Next Business Day (Draft Check) - $34.95
  - Second Business Day (Draft Check) - $29.95
  - Second Business Day (Electronic) - $6.95

KEMBA reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred. Bill payments are processed by Electronic Fund Transfers ("EFT"). Please see the Electronic Fund Transfers Disclosure Statement you received when you opened your account, which discloses important information concerning your rights and obligations.

6. External Transfer Authorization Agreement for Originating Credits and Debits to Another Financial Institution

External Transfer, also known as Account to Account ('A2A") Transfer, services allow you to initiate transfers between accounts that you own. You must be the legal owner on all accounts. In order to transfer available funds from one account to another, you must log on to KEMBA's Digital Banking, add an external transfer account, and verify your account with the other financial institution.

There may be daily limits on the amount you can transfer between accounts.

Transfer requests submitted before 4:00 p.m. Eastern Standard Time, Monday through Friday, will be completed within twenty-four (24) hours (excluding weekends and federal holidays).

- Transfer requests made after 4:00 p.m. Eastern Standard Time, Monday through Friday, will be completed within forty-eight (48) hours (excluding weekends and federal holidays).
- With outgoing transfers, your funds will be held until the transaction is posted from your account. Transfers will not be made if your account does not contain sufficient funds for the transfer.
- Once the transfer is made, KEMBA cannot cancel the transfer. Transfers cannot be reversed.
- By accepting this Agreement and initiating an external transfer you attest to being the legal owner of both accounts.

I hereby authorize KEMBA to transfer funds between my accounts at KEMBA and another financial institution, and if necessary, to make adjustments to any errors. KEMBA will be responsible for the transfer of funds in accordance with this authorization. Once a transfer is made to another financial institution, KEMBA will have no further responsibility or liability for the deposit or withdrawal of such funds.

I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law and that I am authorized to conduct transactions on all accounts involved in the transfer.

I authorize KEMBA to make two small ($1.00 or less) deposits on the same day to the account for account verification purposes and/or utilize instant account verification to verify your account.

I understand this Agreement is in full force and effect until I delete an external transfer account from my accounts transfer list.

KEMBA reserves the right to terminate external transfers at any time without notice to you. Termination shall not affect your liability or obligation of this Agreement.

ELECTRONIC STATEMENT, DISCLOSURE AND NOTICE AUTHORIZATION

Digital Banking is an electronic internet-based service. Therefore, you understand that the Digital Banking Agreement disclosure will be entered into electronically.

- You have the right to have this disclosure provided or made available on paper or in non-electronic form;
- You have the right to withdraw the consent to have the disclosure provided or made available in an electronic form at any time, but this will result in the termination of your Digital Banking Service;
- This consent to receive electronic disclosures applies to all consumer disclosures, notices and statements, agreements, promotional materials and any other documents of any nature that would otherwise be provided to you in paper form;
- To withdraw your consent, to change your email address with KEMBA, or to request paper copies of electronic consumer disclosures, notices and statements please email service@kemba.org.
- The consent to receive electronic consumer disclosures applies to all future required consumer disclosures in connection with the Digital Banking Services;
- After clicking the "Accept" button, you may request a paper copy of this consumer disclosure by contacting us at 614-235-2395 or 800-282-6420, option 4 or service@kemba.org.
- Please check KEMBA's fee schedule at www.kemba.org for any fees associated with receiving these documents, or copies of these documents in paper form;
- You understand that to access and retain this disclosure and to use the Digital Banking Service, you must have the following: a personal computer or mobile device with an operating system actively supported by the manufacturer with an Internet browser that has "cookies" enabled and supports 128-bit encryption, an Internet connection for the personal computer, an email address, and either a printer or sufficient electronic space to store this disclosure. For mobile devices, in some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices, such as the most current or two previous versions of Apple iOS or Android OS.

- Your consent applies to all devices you use to access your account and view electronic documents. If you change devices (or use multiple devices), it is your responsibility to ensure that the other device(s) meet these system requirements and that you are still able to access and view your electronic documents.

You will be notified thirty (30) days prior to any change in terms of this Agreement upon login to KEMBA's Digital Banking.

I hereby consent to the electronic delivery and receipt of all consumer disclosures, notices, statements, promotional materials and any other documents of any nature that would otherwise be provided to me in paper form. I understand that I have the right to receive the aforementioned documents in paper form if I so choose and that I may withdraw consent to receive electronic documents at any time. I understand that by electing to receive the above electronically, I will not receive these documents in paper form by mail or otherwise. I may receive delivery of these documents electronically or in paper form, but not both. I understand that I must inform KEMBA of changes to my email address.