

DENISON STATE BANK

DSB ONLINE/MOBILE DIGITAL BANKING

www.dsbks.com

TERMS AND CONDITIONS, SERVICE AGREEMENT AND DISCLOSURE STATEMENT

Please read these terms, conditions and agreement statements, then select the ACCEPT or DECLINE options at the end of this document in order to proceed.

YOUR USE OF THE DENISON STATE BANK ONLINE/MOBILE BANKING SERVICES INDICATES YOUR AGREEMENT TO ALL THE TERMS AND CONDITIONS STATED HEREFTER AND ALL FUTURE CHANGES TO THE AGREEMENT.

DEFINITION OF TERMINOLOGY

Each reference in this Agreement to "Denison State Bank," "Bank," "we," "us," or "our" refers to Denison State Bank, Holton, Kansas, which holds the accounts accessed by the service, and any agent, independent contractor or assignee we may, in sole discretion, involve in the provision of the service. Denison State Bank is Member FDIC and Equal Housing Lender.

Each reference to "you," "your," "user," "Customer" or "Account Holder" refers to each depositor, borrower, or authorized user for an account (as defined below) who is now or hereafter enrolled in any one or more of our digital banking services with respect to the account.

"Agreement" means this service agreement, as may be amended or replaced. By using any new services that are made available, you agree to be bound by any terms and conditions that we communicate to you concerning the services.

"Account(s)" mean the checking, savings, money market savings, certificates of deposit, Individual Retirement Accounts and/or loan accounts with Denison State Bank designated by you for access through the service. In our sole discretion, we may refuse to include, or may exclude from continued use, an account in the service.

"Electronic funds transfers" (EFT) means funds transfers to and from your Denison State Bank accounts using DSB Online/Mobile, deposits to DSB accounts made on mobile remote deposit capture, and transfers to and from other people and other bank accounts using DSB Online/Mobile.

"Online Banking," "Internet Banking Service," "Mobile Banking," "Digital Banking," "DSB Online/Mobile," "DSBconnect" and "Service" means the services provided pursuant to this Agreement. DSBconnect is the brand name Denison State Bank uses to market its entire suite of online/mobile banking services available to registered users.

"Transactions" refers to postings of debits and credits to accounts.

TERMS AND CONDITIONS

Each time you use the service constitutes confirmation by you of your agreement to and understanding of the terms of this agreement. This agreement will be effective as of the date of your acceptance or by us delivering this service agreement to you.

Much of our relationship with you is regulated by state and federal law, including the Uniform Commercial Code (UCC), and regulations of the Federal Reserve System, the Federal Deposit Insurance Corporation (FDIC), and other regulatory agencies and clearinghouse associations. These laws and regulations, as well as the terms of the agreement, may change from time to time without notice to you unless required by law. Your continued use of the service following receipt of the agreement or notice of a change is considered acceptance of the agreement or change. Notice of a change may be made, if required by law, by mail or electronically. The agreements that apply to your accounts with us, including, but not limited to, account agreements, apply to all transactions made on the accounts through the service.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. This agreement, together with the application, constitutes the entire agreement between you and Denison State Bank with respect to the subject matter of the agreement and there are no understandings or agreements relative to which are not fully expressed herein.

OTHER AGREEMENTS

The terms and conditions of this agreement are cumulative with and in addition to any terms of the signature cards or account agreements for your deposit account(s), the applicable account disclosures, the Fee Schedule, the Schedule of Funds Availability, the Bank's Electronic Fund Transfer Agreement and Disclosure Statement, the agreements governing the loan accounts, and the application, all as may be amended from time to time.

No consumer protection provision of the federal Electronic Fund Transfer Act or Federal Reserve Board Regulation E is intended to be waived by you under this agreement unless the waiver is permitted by law. The parties agree to be bound by the operating rules and guidelines of the National Automated Clearing House Association (NACHA). This agreement will be governed by the substantive laws of the United States, applicable federal regulations, and to the extent not inconsistent therewith, the laws of the State of Kansas.

CONFLICT IN TERMS

The terms and conditions of the deposit and loan agreements and disclosures for each of your accounts with Denison State Bank continue to apply notwithstanding anything to the contrary in this Agreement. If there is a conflict between the terms of your other agreements with Denison State Bank and this agreement, then the terms of your pre-existing agreements and disclosures will apply.

CHANGE IN TERMS

We may change any term of this agreement at any time. If the change would result in any applied fees for any service, increased liability for you, fewer types of available electronic fund transfers, extended processing or postings times, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. Your continued use of any or all of the services indicates your acceptance of change in terms. We reserve the right to waive, reduce or reverse changes in individual situations.

TERMINATION RIGHTS

Your Right to Terminate

You may cancel your service at any time by notifying the bank. Your online/mobile access will be suspended within two (2) business days of our receipt of your instructions to cancel.

Our Right to Terminate

You agree that we can terminate or limit your access to these services for any reasons. We reserve the right to terminate your service registration, without notice, if there has been no successful login for at least 180 consecutive calendar days.

INDEMNIFICATION

In consideration of being allowed access to the service, you agree to indemnify and hold us harmless for any losses or damages to us resulting from your use of the service, to the fullest extent allowed by applicable law.

DISCLAIMER AND LIMITATION OF WARRANTY

We make no warranty of any kind, express or implied, in connection with the services provided to you under this agreement. We do not and cannot warrant that the system will operate without errors, or that any or all online banking services will be available and operational at all times.

Except as specifically provided in this agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this agreement.

THIRD PARTIES

You acknowledge that we do subcontract a portion of the services to be provided under this agreement. Subject to any applicable consumer protection law, you agree that we do not control any third party supplying services in connection with online banking, and you will hold us harmless for any failures, acts or omissions of any third party. You agree that once you export bank account data into a third party program, you become a user of that program, and the bank is not liable for that program's performance with the data, and the bank may not be able to offer assistance in using that program.

ADDITIONAL SERVICES

We may, from time to time, make additional services available to our suite of digital banking services. Our notification may be in the form of information posted on our web site, and we will also send notice to all registered DSB Online/Mobile users by e-mail or by postal mail. By using these additional services when they become available, you agree to be bound by this agreement and any additional instructions, procedures and terms provided to you with respect to each of these new services.

ERRORS AND ADJUSTMENTS

The disclosure provided to you at account(s) opening regarding errors and adjustments applies here. We agree to correct any error made by us in crediting or debiting any account by making the appropriate adjustment to the applicable account. Account balances and transactions items/amount that display on DSB Online/Mobile are identical to what is posted on the bank's official ledger. You agree to promptly examine any account statement or account notice and report any suspected errors. (Electronic bank

account statements and notices are available on a separate login at www.csiesafe.com for registered users, and not directly on this DSB Online/Mobile login.)

SERVICES

Full List of Services Posted

For the most current listing and descriptions of online/mobile services, go to www.dsbks.com > DSBconnect.

ACCESS

To use DSB Online/Mobile, your registration must be fully processed before you can access. Follow the instructions given to you at time of registration processing, or at the online "Help" function within Online Banking. Once fully registered, to use DSB Online/Mobile you must have:

- At least one enabled account at Denison State Bank.
- Access to Internet service. Login from a browser at the login box of www.dsbks.com, or use our mobile banking app: Search "Denison State Bank" at App Store, Google Play or Amazon; install app; login to app.
- If making a browser login, use a supported web browser version with at least 128-bit encryption.
- A valid Username and Password and completion of the multi-factor authentication using a one-time verification code. Once initial entry is made of these, you can opt-in to use the alternate biometric login methods of Touch ID on Apple, Fingerprint on Android, Face ID on iPhone X, and Quick Balance app widget within the banking app.

DSB Online/Mobile can be used to access only the Denison State Bank accounts for which you are an owner or authorized signer or have been given authorization, although account information and balances you own at other institutions may be accessible within the Personal Financial Management (PFM) service of DSB Online, and funds transfers can be made to and from accounts you own at other financial institutions and brokerage firms and to other people on Popmoney. New accounts and loan notes opened by current registered users will be automatically added for online/mobile access within two days of opening.

You can use this service at any time of day, although some or all of the functions may not be available occasionally due to scheduled system maintenance or unscheduled down-time. This typically happens weekly on early Sunday mornings, approx. 2:00 a.m.-6:00 a.m. CST. We agree to post, if possible, notice of any extended periods of non-availability on the home page of www.dsbks.com and/or send e-mail to registered customers. "Business days" for the bank and for our online banking service are Monday through Friday, excluding federal holidays.

Registered users may click the "Share access with other users" option to share their account information with assigned sub-users without having to share their own login credentials. Registered users agree to this: As the authenticated primary user of online/mobile banking, you have the ability to entitle another person or persons (sub-users) with access to your accounts and with certain authorities with respect to your accounts. Shared Access include view-only access, making transfers between designated accounts and initiating payments from designated accounts, granted individually or in combination. You have sole authority and control in sharing access with, managing and disabling sub-users and/or their respective authority. You authorize us to act on transaction instructions initiated under the credentials of an authenticated sub-user, just as if it was initiated under your credentials. When granting Shared Access, you assume total liability for any and all activities of a sub-user with respect to your accounts, and you

agree to hold us harmless in any claim you make against a sub-user for breach of your agreement with said sub-user pursuant to Shared Access.

ACCOUNT INFORMATION and BALANCES

You may use DSB Online/Mobile to receive, download, store and print information that is routinely set forth in the statements for the Account, such as debits and credits made to the account, amounts and item numbers for items drawn on the Account, and Account balances. Updated account balances and transaction information will normally be available by **4:00 a.m. CST the morning after the last business day**. "Account balances" shown are current as of the end of the preceding business day.

"Available balances" may reflect electronic funds transfers such as memo posted deposits, ATM withdrawals, debit card purchases, remote mobile deposits, and others made since the end of the preceding business day, and are subject to further adjustment and correction. The information made available to you is "raw data" furnished through the service provider and is subject to change. You will still receive your usual periodic statement of account for each checking, savings, and money market deposit account maintained with the bank. Your bank statement remains the bank's official record of your account balances and activity.

ELECTRONIC FUNDS TRANSFERS AND PAYMENTS

You may use DSB Online/Mobile for these types of electronic funds transfers (EFTs) and payments:

Account Transfers: Single (one-time): transfer funds between accounts you own at the bank. These are applicable to transfers to and from checking, savings, money market and loan accounts. You can initiate these transfers any time of day and the Available Balances will be adjusted immediately. Transfers completed by 6:00 p.m. weekdays will post to that day's daily ending balance; transfers completed after 6:00 p.m. weekdays will post to the daily ending balance on the next business day.

Account Transfers: Scheduled Recurring Transfers (SRTs): transfer funds between accounts you own at the bank on a fixed recurring basis that you define. Funds are transferred on the date you select at 9:00 a.m. CST from the Available Balance. If there are not enough funds in the account, the transfer will fail and will not be re-attempted.

Popmoney External Transfers (single and fixed recurring) person-to-person: transfer funds to other people (requires reciprocal action on their part) and to accounts you personally own and manage at other banks. Transfers are done on the ACH network through Popmoney. You can choose next-day transfer or standard 3-day transfer. You must successfully complete account verification before scheduling your first external transfer. Separate disclosure of terms and conditions for this service must be accepted when first accessing this service.

External Transfers (single and fixed recurring) bank-to-bank: transfer funds to and from accounts you own at other financial institutions and brokerage firms. Transfers are done on the ACH network. Transfers take 3 full business days to complete. You must successfully complete account verification and a trial ACH deposit before scheduling your first external transfer. Separate disclosure of terms and conditions for this service must be accepted when first accessing this service.

Bill Pay: schedule and make payments to any payee you wish in the U.S. Payments are made on your behalf by FIS, and the funds are debited from your DSB checking account two business days after the scheduled payment date (schedule date is Monday, funds are debited on Wednesday). Starting on the day after the scheduled payment date, Bill Pays are delivered within 2 business days if done electronically or 5 business days if mailed based on local postal delivery (depends solely on how the

payee can accept payments). Separate disclosure of terms and conditions for this service must be accepted when first accessing this service.

Mobile Remote Deposit: using our mobile banking app, take a digital photo of a check(s) you want to deposit into your DSB checking account, and submit the individual image(s) to the bank on the app for same-day posting if received by 6:00 p.m. CST weekdays. Separate disclosure of terms and conditions for this service must be accepted when first accessing this service.

FEES

Denison State Bank makes no direct charges for account holders' usage of DSB Online/Mobile. You agree to pay all other applicable charges as set forth in other agreements with this bank, such as overdraft fees, non-sufficient funds fees and expedited (next day) electronic funds transfer/payment fees. You are responsible for user fees you pay to your telephone, internet service provider, texting and any other vendors for devices you use to access this service.

SECURITY and PRIVACY

Details on the security of DSBconnect services can be found at <https://www.dsbks.com/home/dsbconnect/security>. The bank's consumer privacy notice can be viewed at <https://www.dsbks.com/home/privacy>.

CONTACT US

Telephone: (785) 364-3131 or toll-free outside of Holton at (800) 633-2423.

E-mail: online@dsbks.com.

Online Chat: Click the "Chat" link within a browser login. Open 8:00-4:30 weekdays.

Postal Mail: Denison State Bank, P.O. Box 71, Holton, KS 66436.

In Person: You may visit us in person at any one of our full-service locations listed at www.dsbks.com > Locations & Hours.

INSTRUCTIONS

If you wish to print a copy of this Service Agreement and Disclosure Statement, do it now before you select the ACCEPT or DECLINE options below. A copy of this document is posted at www.dsbks.com > DSBconnect > User Guide (bottom).

ACCEPT. I accept the terms and conditions of this Service Agreement and am ready to complete my registration.

DECLINE. I do not accept the terms and conditions of this Service Agreement, and understand that I will be unable to complete my registration.