

Marion County Bank Online Banking Access Disclosures and Terms of Use

Marion County Bank's digital banking channels give you FREE access to your account information from the convenience of your computer and mobile device. Best of all, its available 24 hours a day, seven days a week for your use.

SERVICES OFFERED:

Account balance information • Transaction inquiry • Transfer of funds between Marion County bank accounts
• Loan payments to Marion County Bank loans • Bill payments to third parties

WEB SITE SECURITY STATEMENT

Marion County Bank may contact customers via the secure Digital Banking channels with important information but would never request personal information via email.

If you are a Commercial/Business Online Banking customer:

- Please do a periodic risk assessment and controls evaluation of your computer software, virus protection, firewalls and vendors. We strongly recommend that you consider installing anti-virus and anti-malware software. Also download all available operating system and application security updates and check frequently that you have the most recent versions available.
- Discuss various risk control mechanisms with a local computer business, such as security tokens and consider other enhanced controls.

Please utilize all the available online tools Marion County Bank offers such as Alerts. As Digital Banking customer, you are able to set up Alerts that will automatically send you notification of any activity to your accounts. You can set up Alerts to notify you about transactions relating to your account such as a withdrawal, a deposit, or a minimum balance limit.

HARDWARE AND SOFTWARE REQUIREMENTS

To enable digital banking and to view your statements and other notices online, you must have a computer, laptop or tablet and connection to the Internet via a supported Internet browser. You must also have the ability to receive and view Adobe Portable Document Format (PDF) files. Marion County Bank digital banking supports the following browser and system requirements: the most current version of Internet Explorer, Safari, Google Chrome, Mozilla Firefox and Opera with the latest version of Adobe Acrobat Reader.

AUTHORIZATION TO CHARGE ACCOUNTS

You are responsible for all transfers and payments you or your authorized representatives make using online banking. You authorize us to debit your designated account(s) for any transactions completed with online banking. You agree that we may comply with transfer and payment instructions entered by any one person using an authorized user code and password, regardless of the restrictions placed at the account level (i.e. two signatures required, or minor – no withdrawal). If you permit another person to use online banking or give them your user code and password, you are responsible for transfers, payments, and advances that that person makes from the deposit and loan accounts linked to your online application, even if that person exceeds your authorization.

AVAILABILITY

Funds must be available in the account from which you transfer funds or from which you authorize payment on the date you enter the transaction. A processing cut-off time of 6:00 P.M. will be enforced for transfers on each business day.

INSUFFICIENT FUNDS TO COMPLETE TRANSFER OR PAYMENT

If your account does not have sufficient funds to complete a transfer or payment, the transfer or payment will not be completed.

RESTRICTIONS ON NUMBER OF TRANSFERS OR PAYMENTS

Under Federal Reserve Board Regulation D, you may be limited on the number of transfers or payments from your account (depending on the account type).

DOCUMENTATION & VERIFICATION OF TRANSFERS/PAYMENTS

The date and amount of transfers and payments made through online banking will be shown on the online banking screen and will also be shown on your printed statements for the affected accounts.

BILL PAYMENT SERVICES

Online bill payment services are available to Marion County Bank customers through iPay, a division of Jack Henry. Please contact iPay at Customer Service at 1-844-798-9835 on Mondays through Fridays from 7:00AM to 1:00AM Central Standard Time.

ADDRESS AND TELEPHONE NUMBER FOR NOTIFICATION OF UNAUTHORIZED USE

If you believe your user code and/or password have become known by an unauthorized person, or that someone has transferred money without your permission, call: Marion County Bank Customer Service immediately at (641) 628-2191.

YOUR LIABILITY FOR UNAUTHORIZED USE

Tell us immediately if you believe your user code or password have become known to an unauthorized person or if an unauthorized transaction has occurred involving your account. Informing the bank promptly is the best way to keep your possible losses to a minimum. If you tell us within 2 business days after you learn that your user code and password have become known by an unauthorized person, your liability is limited to the lesser of \$50; or the amount of unauthorized transfers that occur before Marion County Bank has been notified. If you do not tell us within 2 business days, your liability is limited to the lesser of \$500; or the sum of \$50 or the amount of unauthorized transfers that occur within the two business days, whichever is less, and the amount of unauthorized transfers that occur after the close of two business days and before Marion County Bank is notified, if the bank establishes that these transfers would not have occurred had you notified Marion County Bank within that 2 day period. If a periodic statement shows unauthorized transfers not involving your user code or password, you are not liable for any transfers made within 60 calendar days of Marion County Bank's transmittal of the statement. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

MARION COUNTY BANK'S LIABILITY FOR FAILURE TO MAKE TRANSFERS OR PAYMENTS

If we do not make a transfer or bill payment on time, or in the correct amount according to your instructions, we may be liable for your proximate caused damages. However, there are some exceptions. We will not be liable, for instance, if:

- Through no fault of ours, your account does not contain enough money to make the transfer or bill payment.
- The transfer would exceed the balance in the deposit account you use for money transfers.

- Your computer, the software, phone lines, or the bank's computer systems were not working properly or were temporarily unavailable, and this problem should have been apparent to you when you attempted the transfer or bill payment.
- Circumstances beyond our control prevented the transfer or bill payment, despite reasonable precautions that we have taken. Such circumstances include telecommunication outages, postal strikes, fires, floods, and other natural disasters.
- There may be other exceptions stated in our agreement with you.

ERROR RESOLUTION

In case of errors or questions about your electronic deposit transactions, call Marion County Bank at (641) 628-2191 or write to:

Marion County Bank
800 Main Street
Pella, IA 50219

In case of errors or questions about your electronic loan transactions, call the Loan department at Marion County Bank at (641) 628-2191 or write to:

Marion County Bank
Attention: Loan Department
800 Main Street
Pella, IA 50219

If you think your statement is wrong or if you need more information about an electronic transaction listed on the statement, contact us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared and you must:

- Tell us your name and account number
- Describe the electronic transaction you are unsure about, and explain why you believe an error has occurred or why you need the information
- Tell us the dollar amount of the suspected error

If you tell us verbally, we may require that you send your complaint or question in writing within ten business days.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is 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 ten days, we may not credit your account. If we determine that there is no error, we will send you an explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.