Welcome to Seneca Savings Bank, N.A. Online Banking

You are about to transform your personal computer into a branch office of Seneca Savings Bank, N.A.. Your security is extremely important to us, especially when it comes to personal financial information.

Complete privacy, which is controlled through 128-bit encryption and a passcode, ensures only authorized access to your accounts.

A personal computer with internet access, an email address, and a bank account is required to get started. Keeping current with the latest version of your internet browser will help ensure secure transactions and prevent the error message "Your certificate has expired" from occurring.

Seneca Savings Bank, N.A. Online Banking Terms and Conditions Agreement

This Agreement describes your rights and obligations as a user (also referred to as "you", "I") of Seneca Savings Bank, N.A. Online Banking and/or Seneca Savings Bank, N.A. Online Bill Pay ("Service" or "Services"). It also describes the rights and obligations of Seneca Savings Bank, N.A., also referred to as "we", "us" or "our". Please read this Agreement carefully. As an authorized account holder you must abide by the terms and conditions of this agreement, and those provided to you at account opening, in order to use this Service.

# CUSTOMER DISCLOSURE AND AGREEMENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By selecting the "I Accept" button below, you are (1) acknowledging your receipt of the information listed below, (2) agreeing that any contract you enter into with Seneca Savings Bank, N.A. for the provision of certain Services, may be in electronic form, and (3) agreeing that certain information that may be delivered in connection with the Services may also be in electronic form.

You are also acknowledging receipt of the following information and agree that:

\* We may provide you with this Agreement and any revisions and amendments thereto in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an agreement electronically that will govern all future transactions you conduct using the Service.

\* We may provide you revisions and amendments to the Agreement and such

other information, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the Service, electronically as a part of the Agreement or otherwise as a part of the Services. While you may print and retain a copy of the Agreement or any information provided to you in relation to the Service, we only provide these documents electronically.

- \* You have a right at any time to withdraw, without service charges, your consent to receive information electronically. However, because the Agreement and the Information are provided only in electronic format, your withdrawal of consent will terminate all the Services.
- \* If you wish to withdraw consent to receive information electronically, to terminate the Services, or to update your information such as a change of address, or email address, you may call Seneca Savings Bank, N.A. at 315-638-0233, or write a letter and send it to:

Seneca Savings Bank, N.A. Attention: Online Banking 35 Oswego Street Baldwinsville, NY 13027

\* You are able to access information that is provided in the same manner as the information and the Services via the Internet.

#### **DEFINITIONS**

The following definitions apply in this Agreement.

"Online Banking" is the Internet-based service providing access to your account(s) under the terms set forth in this Seneca Savings Bank, N.A. Online Banking Terms and Conditions Agreement

"Online Account" is a Seneca Savings Bank, N.A. account from which you will be conducting transactions using a Service.

"Business Day" refers to Monday through Friday, 7:00 a.m. to 9:00 p.m.

Eastern Standard Time (EST), and Saturday 7:00 a.m. to 6:00 p.m. EST, excluding holidays as determined by Seneca Savings Bank, N.A..

All On-line transaction requests received after the Business Day, or on a non-Business Day, will be processed immediately, but will not post to accounts until the following Business Day after checks processed during nightly processing.

"Password" is a series of numbers and/or letters that you select after the initial sign-on, that establishes your connection to the Service. Seneca Savings Bank, N.A. will provide you with a code for use during the initial sign-on process.

"Payment Initiation Date" is the date you enter into Online Banking when setting up a bill payment.

"Time of day" references are to EST.

"We," "us" "our" or " Seneca Savings Bank, N.A. " refer to Seneca Savings Bank, N.A., which offers the Services provided under this Agreement and holds the accounts accessed by the Services.

## ACCESS TO SERVICES

Seneca Savings Bank, N.A. will provide on-line instructions describing how to use Online Banking or Online Bill Pay. To gain access to this Service you will need your Access ID and your Password.

## HOURS OF OPERATION

The Services are generally available 24 hours a day, 7 days a week, except during special maintenance and upgrade periods, which are scheduled between 12:00 am EST to 6:00 am EST Thursday, and 12:00 am EST to 6:00 am EST Monday.

## USE OF YOUR SECURITY PASSWORD

The safety of our customers' accounts and account information is of paramount importance to Seneca Savings Bank, N.A.. We go through great lengths to protect confidentiality and the security of your account, and urge you to do the same. You agree not to allow anyone to gain access to the Services or to let anyone know your Password used with the Services. You agree to assume

responsibility for all transactions initiated through the Services with your Seneca Savings Bank, N.A. Access ID, up to the limits allowed by applicable law. While Seneca Savings Bank, N.A. continues to provide our customers with the level of on-line security we believe necessary and appropriate, customers who share their Access IDs and Passwords are giving up the full benefit of our security measures and legal protections to which they may be entitled. No Seneca Savings Bank, N.A. representative will ever call and ask for your Access ID or User Password.

## IF YOUR PASSWORD HAS BEEN LOST OR STOLEN

If your Password has been lost or stolen, call Seneca Savings Bank, N.A. immediately at 315-638-0233, between Monday thru Wednesday 8 a.m. to 4 p.m., Thursday 8 a.m. to 5 p.m., Friday 8 a.m. to 5 p.m. and Saturday, 9 a.m. to noon.

Telephoning Seneca Savings Bank, N.A. is the best way of minimizing your losses. You may also restore the security of your Service by immediately changing your Password. If you believe your Password has been lost or stolen and you notify us within two Business Days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your Password to conduct unauthorized electronic funds transfers without your permission. If you do NOT notify us within two Business Days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password to conduct unauthorized electronic funds transfers without your permission if you had told us, you could lose as much as \$500.00.

## BANKING TRANSACTIONS WITH ONLINE BANKING

In addition to viewing account information, you may use Online Banking to conduct the following transactions:

 Transfer funds among your linked checking, savings, money market, loan and line of credit accounts.

## **STATEMENTS**

You will continue to receive your regular account statement monthly, depending on the type of account.

IF YOUR STATEMENT SHOWS TRANSFERS THAT YOU DID NOT MAKE If your statement shows transfers that you did not make, notify Seneca Savings Bank, N.A. immediately at 315-638-0233, or write a letter and send it to:

Seneca Savings Bank, N.A. Attention: Online Banking 35 Oswego Street Baldwinsville, NY 13027

If you do not notify Seneca Savings Bank, N.A. within sixty (60) days after the statement was mailed to you, you may not recover any money lost after the sixty (60) days which would not have been lost if Seneca Savings Bank, N.A. had been notified in time.

## **ERRORS AND QUESTIONS**

In case of errors or questions regarding an Online Banking or Bill Payment transaction, you may call Seneca Savings Bank, N.A. at 315-638-0233, or write a letter and send it to:

Seneca Savings Bank, N.A. Attention: Online Banking 35 Oswego Street Baldwinsville, NY 13027

We must hear from you at the specified telephone number or address no later than sixty (60) calendar days after we sent you the first statement on which the problem or error appeared. We will need:

- Your name and account number
- A description of the error or the transfer in question, and an explanation concerning why you believe it is an error or need more information.
- The dollar amount of the suspected error
- The date on which it occurred.

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) Business Days from your initial contact. We will notify you with the results of the investigation within ten (10) Business Days after you contact us and will correct any error promptly. If more time is needed, however, we may, at our sole discretion, take up to forty-five (45) calendar days to investigate a complaint or question. If this occurs, we will credit your account within ten (10) Business Days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within ten (10) Business Days from your original contact, we may not credit your account until the investigation is completed.

If your notice of error concerns a transaction that occurred during the first 30 days after the first deposit to the account was made, the applicable time periods are 20 Business Days in place of 10 Business Days and 90 calendar days in place of 45 calendar days.

If we determined that no error occurred, we will send you a written notice within three (3) Business Days. You may request copies of the documents that were used in the investigation.

You agree that Seneca Savings Bank, N.A. may respond to you by e-mail with regard to any claim of unauthorized electronic fund transfer related to the Service. Any such electronic mail sent to you by Seneca Savings Bank, N.A. shall be considered received within three (3) Business Days of the date sent by Seneca Savings Bank, N.A., regardless of whether or not you sign on to the Service within that time frame.

LIMIT OF SENECA SAVINGS BANK, N.A. RESPONSIBILITY Seneca Savings Bank, N.A. agrees to make reasonable efforts to ensure full performance of Online Banking. Seneca Savings Bank, N.A. will be responsible for acting only on those instructions sent through Online Banking which are actually received, and cannot assume responsibility for circumstances over which the bank has no direct control. This includes but not limited to, the failure or malfunctions in communication facilities, which may affect the accuracy or timeliness of messages you send. Seneca Savings Bank, N.A. is not responsible for any losses should you give incorrect instructions, or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service. Any information you receive from Seneca Savings Bank, N.A. is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. Seneca Savings Bank, N.A. is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information, or for any investment or other decision made using this information.

Seneca Savings Bank, N.A. is not responsible for any fees incurred for Internet access, or for any computer virus or related problems that may be attributable to services provided by any Internet access service provider.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online Banking. Seneca Savings Bank, N.A. will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

The limit of Seneca Savings Bank, N.A. liability shall be as expressly set forth herein. Under no circumstances will Seneca Savings Bank, N.A. be liable in contract, tort, or

otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the Services, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

## SENECA SAVINGS BANK, N.A. RESPONSIBILITY

Seneca Savings Bank, N.A. will be responsible for your actual losses if they were directly caused by our failure to:

- Complete an Electronic Funds Transfer as properly requested
- Cancel an Electronic Funds Transfer as properly requested. However, we will not be responsible for your losses if:
- Through no fault of Seneca Savings Bank, N.A., you do not have enough money in your account to make the transfer
- Through no fault of Seneca Savings Bank, N.A., the transaction would have caused you to exceed your available credit
- Circumstances beyond our control (e.g., fire, flood, power outage, mail delivery delays, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken
- There is a hold on your account, or if access to your account is blocked in accordance with banking policy
- Your funds are subject to legal process or other encumbrance restricting the transfer
- Your transfer authorization terminates by operation of law
- You believe someone has accessed your accounts without your permission and you fail to notify Seneca Savings Bank, N.A. immediately
- You have not properly followed the scheduling instructions, included in this Agreement, to make a transfer or the Payee refuses the Service.
- For the failure of any payee to correctly account for or credit the payment in a timely manner
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- For changes to the payee's address or account number (unless you have advised us of the change within three (3) Business Days in advance)
- We have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring, or if you default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with us, or if we or you terminate this Agreement.

There may be other exceptions stated in this agreement and in other agreements with you. In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.

If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

## **ELECTRONIC MAIL (EMAIL)**

If you send Seneca Savings Bank, N.A. an electronic mail message through the Service, Seneca Savings Bank, N.A. will be deemed to have received it on the following Business Day. Emails will be answered within a reasonable timeframe.

You should not rely on electronic mail if you need to communicate with Seneca Savings Bank, N.A. immediately (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur).

You agree that Seneca Savings Bank, N.A. may respond to you by electronic mail with regard to any matter related to the Service, including responding to any claim of unauthorized electronic funds transfer that you make. Any such electronic mail sent to you by Seneca Savings Bank, N.A. shall be considered received within three (3) days of the date sent by Seneca Savings Bank, N.A., regardless of whether or not you sign on to the Service within that time frame.

## **ALERTS TERMS AND CONDITIONS.....**

**Alerts.** Your enrollment in Seneca Savings Bank, N.A. Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Seneca Savings Bank, N.A. account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time, or cancel old alerts. We usually notify you when we cancel alerts, but are not obligated to do so. Seneca Savings Bank, N.A. reserves the right to terminate its alerts service at any time without prior notice to you.

Methods of Delivery. We may provide alerts through one or more channels ("endpoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your **Seneca Savings Bank, N.A.** Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c) above supports the email, push notification, and text message

alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

**Alerts via Text Message**. To stop alerts via text message, **text "STOP" to 48179 at anytime.** Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in **Seneca Savings Bank, N.A.** Online Banking. For help with SMS text alerts, text "HELP" to **48179**. In case of questions please contact customer service at **315-638-0233**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

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

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

## OTHER AGREEMENTS

In addition to this Agreement, you and Seneca Savings Bank, N.A. agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of Online Banking or Online Bill Pay is your

acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you open your accounts at Seneca Savings Bank, N.A., including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule at the end of this Agreement. We will automatically deduct any fees related to this Service from your Online Bill Pay Account each month. All terms and conditions of the disclosures provided to you at account opening, including but not limited to, the Truth in Savings, Regulation E Disclosure, Depositor's Agreement and Terms and Conditions apply to this Service.

## MODIFICATIONS TO THIS AGREEMENT

Seneca Savings Bank, N.A. may modify the terms and conditions applicable to either Service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

DISCLOSURE OF INFORMATION TO THIRD PARTIES/ PRIVACY POLICY A copy of Seneca Savings Bank, N.A. Privacy Policy Notice is available upon request at any of our branches, or can be mailed to you upon request by calling Seneca Savings Bank, N.A. at 315-638-0233, or writing a letter and sending it to:

Seneca Savings Bank, N.A. Attention: Online Banking 35 Oswego Street Baldwinsville, NY 13027

You can also access our Policy online by clicking on the Privacy Policy folder on the Seneca Savings Bank, N.A. website.

https://www.senecasavings.com/wp- content/uploads/2018/10/Privacy-Notice.pdf

## **INACTIVITY / TERMINATION**

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We can terminate your Online Banking privileges (including Online Bill Pay) under this Agreement without notice to you for any reason; or if you do not pay any fee required by this Agreement when due, if you do not comply with the Agreement governing

your deposit or loan accounts, or your accounts are not maintained in good standing. We will promptly notify you if we terminate this Agreement or your use of the services for any other reason.

If you are not paying a monthly service charge for the Service, we may convert your account to inactive status if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 180 day period. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

To cancel the On-line Banking and/or Bill Payment Service, you must notify Seneca Savings Bank, N.A.. Your notification should include your name, address and the effective date to stop the service(s). When Bill Payment is terminated, any pre-scheduled bill payments made through On-line Banking will also be terminated. Your final charge for the Bill Payment Service will be assessed at the end of your statement cycle. You may notify Seneca Savings Bank, N.A. by one of the following methods:

- By initiating a customer inquiry through electronic mail (email) ehelp@senecasavings.com
- By calling 315-638-0233
- By writing a letter and either sending it to:

Seneca Savings Bank, N.A. Attention: Online Banking 35 Oswego Street Baldwinsville, NY 13027

## **GOVERNING LAW**

This Agreement is governed by the laws of the State of New York and applicable federal law(s).

## FEE SCHEDULE

Seneca Savings Bank, N.A. offers the benefits and convenience of Online Banking to you at no monthly charge. Account research, stop payment charges and Bill Pay Services will be assessed at the rates published in Seneca Savings Bank, N.A. "Personal Deposit Account Fees and Disclosures Brochure", or see "Deposit Acct Fees" on Seneca's web site. These fees will be deducted from your Online Bill Pay Account or another account you hold at Seneca Savings Bank, N.A..

These fees are subject to change. Seneca Savings Bank, N.A. will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

## SPECIAL NOTICE TO OUR BUSINESS ONLINE CUSTOMERS:

## **Business Online Banking Terms and Conditions**

- 1. Meaning of some words. In this agreement:
  - a) "We," "us," "our" and "ours" mean Seneca Savings Bank, N.A., 35 Oswego St. Baldwinsville, NY 13027
  - b) "Online Banking" means an internet banking service being provided by us or on our behalf;
  - c) "You," "your" and "yours" mean any corporation, partnership, limited liability company or other business organization, or any city, town, village, school district or other governmental body, that enrolls in Online Banking or any individual who enrolls in Online Banking for use in connection with deposit accounts none of which is established primarily for personal, family or household purposes:
  - d) "Approved deposit account" means any deposit account of yours with us that is approved by us as accessible for transfers of funds through Online Banking:
  - e) "Approved payment account" means any approved deposit account that is
  - approved by us to be used for payments through Online Banking;

    f) "Approved line of credit account" means any line of credit account of yours with us that is approved by us as accessible for transfers of funds through Online Banking;
  - g) "Approved loan account" means any approved line of credit account or any other loan account of yours with us that is approved by us as accessible for transfers of funds through Online Banking;
    h) "Authorized party" means, if you are an individual, you or, if you are a
  - corporation, partnership, limited liability company or other business organization or a city, town, village, school district or other governmental body, any individual authorized by you to transact all business relating to any deposit account or loan account of yours from or to which transfers of funds may be made through Online Banking;
  - "Your administrator" means, if you are a corporation, partnership, limited liability company or other business organization or a city, town, village, school district or other governmental body, the individual designated by any authorized party and approved by us as the administrator of Online Banking on your behalf;
  - j) "Additional user" means any individual, whether or not an authorized party or an employee or other agent of yours, designated by you or your administrator and approved by us as a user of Online Banking on your behalf;

- k) "Identifier" means any identifier (for example, a username, password, access code or token) assigned by us or any agent of ours to you or your administrator or by you or your administrator to any additional user, or chosen by you, your administrator or any additional user, for use in connection with Online Banking;
- "Instruction to us" means any instruction, notice, order or other communication given to us in connection with Online Banking (for example, an order described in Section 11, 12 or 13 of this agreement);
- m) "Electronic document" means any periodic statement for an approved deposit account or approved loan account, any image of a check or other item that would normally be provided with a periodic statement for an approved deposit account, any communication that would normally be provided with a periodic statement for an approved deposit account or approved loan account and that is chosen to be sent to you through Online Banking (for example, a change of terms notice, an annual privacy notice or another notice that is required by applicable law or an agreement between you and us) or any other communication relating to an approved deposit account or approved loan account that is chosen to be sent to you through Online Banking (for example, an automated clearing house or overdraft item notice);
- n) "Mobile banking device" means any wireless device (for example, a cellular telephone or tablet) that is capable of being used in connection with Online Banking and is approved by us for use by you or on your behalf in connection with Online Banking;
- o) "Operating procedure" means any operating procedure for Online Banking established by us or any agent of ours;
- p) "Security procedure" means any identification, pre-notification or other security procedure (for example, the use of an identifier) established by us or any agent of ours to verify that any instruction to us supposedly given by you or on your behalf in connection with Online Banking is actually being given by you or on your behalf;
- q) "Error detection procedure" means any procedure established by us or any agent of ours to detect any error in the communication or transmission of any instruction to us; and
- r) "Liability or expense" means, with respect to any obligation of yours to indemnify or reimburse us or any agent of ours, any liability, loss, cost or expense (for example, an attorney's fee or disbursement, whether the attorney is hired for advice, litigation or any other purpose, or a cost of investigation or litigation).
- 2. Certain representations and warranties. You represent and warrant to us that your entry into and performance of this agreement, the use of Online Banking by you or on your behalf and each transfer of funds or payment ordered by you or on your behalf through Online Banking do not 2 and will not violate applicable law, any judgment or order of any court, agency or other

governmental body by which you are bound, your certificate or articles of incorporation, by-laws, operating, limited liability company or partnership agreement or other charter, organizational or other governing document or any resolution of or other action of record by any shareholder, member, director, manager or governing body of yours, do not and will not violate or constitute any default under any agreement or instrument by which you are bound, are in furtherance of your purposes and within your power and authority and do not and will not require any authorization of, notice to or other act by or relating to any other party (for example, a shareholder, member, director, manager or governing body of yours) that has not been duly obtained, given or done and is not in full force and effect.

- 3. Business purposes. You represent and warrant to us that the use of Online Banking by you or on your behalf will be primarily for business or governmental purposes rather than personal, family or household purposes. You acknowledge that in connection with Online Banking you will not have any right that applies under applicable law to deposit or credit accounts established primarily for personal, family or household purposes but not to deposit or credit accounts not established primarily for personal, family or household purposes (for example, the right to limited liability for unauthorized use of an internet banking service). Nothing in this agreement, any statement for any approved deposit account or approved loan account that we send to you or otherwise make available to you or any notice or other communication or document that we send to you (for example, the use of a term defined in the Electronic Fund Transfer Act or the Truth in Lending Act or the giving of a notice required by the Electronic Fund Transfer Act or the Truth in Lending Act) will give you in connection with Online Banking any right that applies under applicable law to deposit or credit accounts established primarily for personal, family or household purposes but not to deposit or credit accounts not established primarily for personal, family or household purposes.
- 4. Deposit accounts. You represent and warrant to us that no deposit account from which a withdrawal of funds will be ordered by you or on your behalf through Online Banking will be a fiduciary account, an account for which two or more persons are required to sign a check written on the account or a withdrawal form for the account or an account subject to a similar restriction. But no limitation on a withdrawal of funds from any deposit account from which a withdrawal of funds is ordered by you or on your behalf through Online Banking arising because the account is a fiduciary account, because the account is one for which two or more persons are required to sign a check written on the account or a withdrawal form for the account or because the account is subject to a similar restriction will apply to any withdrawal of funds from the account ordered by you or on your behalf through Online Banking.
- 5. You and your administrator. You represent and warrant to us that you and

your administrator will have an unrestricted right to act alone to withdraw or to give any order to withdraw funds from any deposit account from which a withdrawal of funds will be ordered by you or on your behalf through Online Banking (for example, by signing a check written on the account or a withdrawal form for the account or giving an order for an automated clearing house entry involving funds in the account) and to obtain credit under any approved line of credit account. We may rely on the authority of your administrator to act on your behalf in connection with Online Banking (for example, by giving any instruction to us, designating any additional user and limitations on the authority of any additional user to give any instruction to us, terminating or changing any limitation on the authority of any additional user to give any instruction to us, designating any other individual as your administrator, choosing any identifier to be used in connection with any security procedure or requesting that any identifier used in connection with any security procedure be rendered ineffective) until we receive from any authorized party and have a reasonable time to act on a written notice that your administrator is no longer authorized to act on your behalf in connection with Online Banking.

- 6. **Additional users**. Monitoring whether any additional user is acting within his or her authority to give any instruction to us is your responsibility and the responsibility of your administrator, and we may rely on the authority of any additional user to give any instruction to us.
- 7. Identifier. Neither you nor your administrator nor any additional user may allow anyone else to have any identifier unless you authorize him or her to use Online Banking on your behalf. You, your administrator and each additional user must keep each identifier in a secure location separate from any equipment (for example, a computer or mobile banking device) or software you use or your administrator or any additional user uses in connection with Online Banking. For reasons of security, we or any agent of ours may render any identifier ineffective. WE WILL NOT BE LIABLE FOR DAMAGES YOU SUFFER AS A RESULT OF YOU, YOUR ADMINISTRATOR OR ANY ADDITIONAL USER ALLOWING ANYONE ELSE (FOR EXAMPLE, A PARTY THAT AGGREGATES ACCOUNT INFORMATION OR CONTENT OF WEBSITES) TO HAVE ANY IDENTIFIER.
- 8. Your responsibility for instructions. You will be responsible for and bound by each instruction given by you, your administrator, any additional user or anyone else you allow or your administrator or any additional user allows to have any identifier or to use Online Banking, and the instruction to us and, if the instruction to us is any order described in Section 11, 12 or 13 of this agreement, each transfer of funds or payment initiated by the instruction to us will be covered by this agreement as though the instruction to us had been given by you. Thus, you will be responsible for verifying the content of each instruction to us (for example, the description in the instruction to us of any

amount or any name or account or other identifying number of an account or financial institution or other party, and we will not be responsible for doing so.

- 9. Prohibition of certain transactions. Online Banking may not be used by you or on your behalf for any prohibited or unenforceable transaction (for example, an illegal gambling transaction, a purchase of an illegal product or a transaction with an individual, organization or government on which the federal government has imposed economic or trade sanctions or with which it has prohibited transactions), but, if it is, you waive any claim that the transaction should not have been charged against any deposit account or line of credit account on the ground that the transaction was prohibited or unenforceable, and you must indemnify us against any liability or expense that is incurred by, imposed on or asserted against us as a result of any claim arising out of the transaction. You must maintain and use a filtering system designed to assure that no transaction involving an individual, organization or government on which the federal government has imposed economic or trade sanctions or with which it has prohibited transactions is made using Online Banking, and you must indemnify us against any liability or expense that is incurred by, imposed on or asserted against us as a result of any failure by you to maintain and use that type of filtering system.
- 10. Online Banking. Online Banking has a number of features, including a banking feature, a bill payment feature, if applicable, and an automated clearing house. The banking feature is always included in Online Banking, while the bill payment feature, if applicable, and the 3 automated clearing house feature will be available to you only if chosen by you and approved by us. The banking feature of Online Banking has a number of features (for example, electronic statement delivery and automatic alerts) that will be available to you only if chosen by you and approved by us. If chosen by you and approved by us, a mobile banking device may be used in connection with Online Banking.
- 11. Use of banking feature. Subject to the provisions of this agreement, the banking feature of Online Banking may be used by you or on your behalf to:
  - a) Give an order to us to make an immediate or future non-recurring transfer of funds from any approved deposit account to any other approved deposit account or any approved loan account or from any approved of credit account to any other approved loan account or any approved deposit account;
  - b) Give an order to us to make a series of automatic recurring transfers of funds of the same amount from any approved deposit account to any other approved deposit account or any approved loan account or any approved line of credit account to any other approved loan account or any approved deposit account;

- Give an order to us changing or canceling any order described in clause a
  of this sentence that was previously given through the banking feature of
  Online Banking;
- d) Give an order to us changing or canceling as to all future transfers of funds any order described in clause b of this sentence that was previously given through the banking feature of Online Banking;
- e) Give an order to us to stop, or to renew an order to stop, the payment of any check written on any checking or money market account of yours with us;
- f) Request information available through the banking feature of Online Banking concerning any approved deposit account or approved loan account that is approved by us as accessible for information through the banking feature of Online Banking (for example, information concerning deposits in, withdrawals from and the balance of the account); and
- g) Receive notice of the availability at our website of electronic documents for any approved deposit account or approved loan account through the electronic statement delivery feature of the banking feature of Online Banking.

Any order to stop, or to renew an order to stop, the payment of a check given by you or on your behalf through the banking feature of Online Banking will be subject to our general rules concerning orders to stop the payment of a check, except that the order need not be confirmed in writing. For example, the order will be effective for six months after the date it is placed against the account on which the check is written.

Because the balance available for withdrawal from an approved deposit account may vary from time to time during any day, you may not rely on any statement obtained through the banking feature of Online Banking as to the balance available for withdrawal from the approved deposit account at any time other than the time the statement is obtained.

- 12. **If applicable, use of bill payment feature**. Subject to the provisions of this agreement, Online Banking may be used by you or on your behalf to:
  - a) Give an order to us to make a non-recurring payment from any approved payment account;
  - b) Give an order to us to make a series of automatic recurring payments of the same amount from any approved payment account;

- c) Give an order to us changing or canceling any order described in clause a
  of this sentence that was previously given through the bill payment
  feature of Online Banking;
- d) Give an order to us canceling as to all future payments any order described in clause b of this sentence that was previously given through the bill payment feature of Online Banking; and
- e) Request information available through the bill payment feature of Online Banking concerning payments from any approved payment account made through the bill payment feature of Online Banking.

Any payment from any approved payment account made through the bill payment feature of Online Banking will be made by either a transfer of funds through an automated clearing house to the payee of the payment or the sending of a check to the payee. Because the payee will not receive a payment stub with the payment and because the payee may process payments made without a payment stub at a different location than is normally the case or may take longer than is normally the case to process those payments, it may be advisable for you to verify with the payee the address to which the payment should be sent and the period of time required for the posting of the payment. This is limited to \$10,000.00 per business day.

It is not advisable to use the bill payment feature of Online Banking to make a payment to a governmental body (for example, a payment of a tax bill).

- 13. **Use of automated clearing house (ACH)**. Subject to the provisions of this agreement, the automated clearing house feature of Online Banking may be used by you or on your behalf to:
  - a) Give an order to us to make a non-recurring transfer of funds through an automated clearing house from any deposit account maintained by you or someone other than you with us or another financial institution to any other deposit account maintained by you or someone other than you with us or another financial institution as long as one of the accounts is maintained by you;
  - b) Give an order to us to make a series of automatic recurring transfers of funds of the same amount through an automated clearing house from any deposit account maintained by you or someone other than you with us or another financial institution to any other deposit account maintained by you or someone other than you with us or another financial institution as long as one of the accounts is maintained by you;

Initiation, processing, charging, changing and cancellation of orders given through banking feature of Online Banking. The following rules apply to the initiation, processing, charging, changing and cancellation of orders given by you or on your behalf through the banking feature of Online Banking:

- a. If an order to make an immediate non-recurring transfer of funds is given through the banking feature of OnlineBanking:
  - i. The transfer will be scheduled to be made on the day we receive the order unless that day is not a business day of ours or we receive the order after 11:00 p.m. eastern United States time that day if that day is any day Monday through Friday or 8 p.m. eastern United States time that day if that day is a Saturday, in which case it will be scheduled to be made on our first business day after that day;
  - ii. The transfer may be charged against the account from which it is to be made as early as the day we receive the order; and
- iii. The order may not be changed or canceled.
- b. If an order to make a future non-recurring transfer of funds is given through the banking feature of OnlineBanking:
  - i. The order must schedule the transfer to be made on a specified date after the day we receive the order;
  - ii. The transfer will be scheduled to be made on the date the order schedules it to be made unless that date is not a business day of ours, in which case it will be scheduled to be made on our first business day after that date;
- iii. The transfer may be charged against the account from which it is to be made as early as the date on which it is scheduled to be made; and
- iv. The order may be changed or canceled until 11:00 p.m. eastern United States time on the day before the date on which the transfer is scheduled to be made.
- c. If an order to make a series of automatic recurring transfers of funds is given through the banking feature of OnlineBanking:
  - i. The order must provide for the transfers to be equal in amount and regular in frequency on a weekly, bi-weekly, semi-monthly,

- monthly, quarterly, semi-annual or annual basis and must schedule them to begin and end on specified dates after the day we receive the order:
- ii. Each of the transfers will be scheduled to be made on the date the order schedules it to be made unless that date is not a business day or ours, in which case it will be scheduled to be made on our first business day after that date;
- iii. Each of the transfers may be charged against the account from which it is to be made as early as the date on which it is scheduled to be made; and
- iv. The order may not be changed, but the order may be canceled with respect to any of the transfers until 11:00 p.m. eastern United States time on the day before the date on which the transfer is scheduled to be made.
- 14. Initiation, processing, charging, changing and cancellation of orders given through bill payment feature, if applicable, of Online Banking. The following rules apply to the initiation, processing, charging, changing and cancellation of orders given by you or on your behalf through the bill payment feature of Online Banking:
  - a. If an order to make a non-recurring payment is given through the bill payment feature of Online Banking:
    - The order must provide as the payee of the payment a party that is located in the United States, would not be receiving the payment under a court order and is not regarded by us as ineligible for payment through the bill payment feature of Online Banking;
    - ii. The order may not provide for the payment to be made in other than United States currency;
  - iii. The order may not provide for the payment to be sent in the same manner based on dollar amount and vendor;
  - iv. The order must specify the date on which the payment is scheduled to be received by the payee;
  - v. The payment may be charged against the account from which it is to be made as early as the date on which it is scheduled to be received by the payee; and
  - vi. The order may not be changed or canceled after processing of the payment begins.
  - b. If an order to make a series of automatic recurring payments is

given through the bill payment feature of OnlineBanking:

- The order must provide for the same payee of all of the payments and must provide as the payee a party that is located in the United States, would not be receiving the payments under a court order and is not regarded by us as ineligible for payment through the bill payment feature of Online Banking;
- ii. The order may not provide for any of the payments to be made in other than United States currency;
- iii. The order must provide for the payments to be equal in amount, regular in frequency on a weekly, biweekly, semi-monthly, monthly, quarterly, semi-annual or annual basis and must specify the date on which the first of the payments is scheduled to be received by the payee;
- iv. Each of the payments will be scheduled to be received by the payee on the date the order schedules it to be received by the payee, except that, if that date is a Saturday, Sunday or legal holiday, it will be scheduled to be received by the payee on the last day before that date that is not a Saturday, Sunday or legal holiday;
- v. Each of the payments may be charged against the account from which it is to be made as early as the date on which it is scheduled to be received by the payee; and
- vi. The order may not be changed or canceled with respect to any of the payments after processing of the payment begins.
- 15. Orders given through the automated clearing house feature of Online Banking. The following rules apply to any order given by you or on your behalf through automated clearing house feature of Online Banking:
  - a. If the order is to make a transfer of funds through an automated clearing house:
    - i. The order and the transfer will be subject to the provisions of any agreement between you and us governing transfers of funds through an automated clearing house (for example, provisions applicable to the initiation, processing, charging, changing and cancellation of orders) even if the agreement does not refer to an order given through the automated clearing house; and
    - ii. The transfer will be subject to any limit set by you or your administrator on the amount of the transfer or the total of the amount of the transfer and the amounts of all other transfers of funds from the account from which the transfer is to be made on the day the transfer is made.

- 16. Limitations and other rules applicable to transfers of funds and payments. The following limitations and other rules apply to transfers of funds and payments initiated by orders given by you or on your behalf through Online Banking:
  - a. We may refuse to honor any order to make a transfer of funds or payment given through Online Banking (for example, refusing to do so for reasons of security, to comply with applicable law or because the order reasonably appears to us to be erroneous, incomplete, conditional, fraudulent or possibly illegal).
  - b. Any transfer of funds from a deposit account ordered through the banking feature or the automated clearing house feature of Online Banking will be subject to the funds being available for withdrawal from the account when the order to make the transfer is to be charged against the account with respect to the transfer.
  - c. Any transfer of funds from any approved line of credit account ordered through the banking feature of Online Banking will be subject to the funds being available as credit under the account when the order to make the transfer is to be charged against the account.
  - d. Any payment ordered through the bill payment feature of Online Banking will be subject to the funds that are to be used to make the payment being available for withdrawal from the approved payment account from which the payment is to be made when the order to make the payment is to be charged against the account with respect to the payment.
  - e. If, when any order to make a transfer of funds or payment from a deposit account of yours with us given through Online Banking is to be charged against the account with respect to the transfer or payment, the amount of the transfer or payment exceeds the amount of money available for withdrawal from the account (taking into consideration, if the account is tied to a line of credit account or other overdraft facility with us, the amount of credit available under the line of credit account or other overdraft facility), we may either make the transfer or payment, in which case you will be liable for the excess, or refuse to make the transfer or payment. In either case, you will be liable for any fee applicable to the withdrawal or attempted withdrawal of money from the account in excess of the amount of money available for withdrawal from the account. But, if we refuse to make the transfer or payment, we may attempt to make it on a later business day of ours.

- f. If, when any order to make a transfer of funds from any approved line of credit account given through the banking feature of Online Banking is to be charged against the account, the amount of the transfer exceeds the amount of credit available under the account, we may either make the transfer, in which case the amount of the transfer will be considered to be credit extended under the account, or refuse to make the transfer. In either case, you will be liable for any fee applicable to the obtaining of the credit or attempted obtaining of credit in excess of the amount of credit available under the account.
- g. If an order to make a transfer of funds or payment given through Online Banking contains an inconsistency in the name and account or other identifying number of an account or payee, financial institution or other party, we may treat the number as controlling and rely on the number in processing the order.
- h. If any approved deposit account is a savings account for purposes of federal reserve requirements, during any monthly period at the end of which we review the account there may be no more than six transfers of funds from the account that are:
  - i. Any other computer transfer of funds to any other deposit account with us or a third party;
  - ii. A preauthorized, automatic or telephonic transfer of funds to any other deposit account with us or a third party;
  - iii. A transfer of funds to a third party made by using a debit card issued by us (for example, a transfer of funds to pay the purchase price of goods or services); or
  - iv. A transfer of funds made by using a check, a draft or any other order payable to a third party.
- A transfer of funds to any other deposit account with us ordered through Online Banking;
- j. If applicable, you will be responsible for assuring that any order to make a payment given by you or on your behalf through the bill payment feature of Online Banking is given to us in sufficient time for the order to be processed and the payment to be sent so that the payment is received by the payee of the payment by the date the payment is to become due without taking into consideration any grace period provided by the payee, and you will be responsible, and we will not be liable, for any consequence of your not assuring

that that is done (for example, any finance or late charge resulting from the payment being made late). If the payment is to be made by a transfer of funds through an automated clearing house to the payee, up to two of our business days after the day we receive the order if that day is a business day of ours, or up to two of our business days after our first business day after that day if that day is not a business day of ours, will be necessary to allow for processing of the order so that the payment is received by the payee by the date it is to become due. If the payment is to be made by the preparation and sending to the payee of a check, up to six of our business days after the day we receive the order if that day is a business day of ours, or up to six of our business days after our first business day after that day if that day is not a business day of ours, will be necessary to allow for the processing of the order so that the payment is received by the payee by the date it is to become due.

- k. If applicable, we may refuse to honor any order to make a payment given through the bill payment feature of Online Banking if, because the order identifies the same payee, payment date and amount, it appears to duplicate another order to make a payment given through the bill payment feature of Online Banking.
- I. We may impose any other limitation on the types, number, frequency and amounts of transfers of funds and payments ordered through Online Banking.
- m. As an accommodation to you, we may attempt to have an order to make a transfer of funds or payment given through Online Banking canceled or changed even though the time within which you may cancel or change the order has expired and even though the order may have already been communicated or transmitted to another financial institution or another party. By attempting to do so on any occasion, we will not be obligated to attempt to do so on any other occasion.
- 17. Notice of availability of electronic documents through banking feature of Online Banking. If the electronic statement delivery feature of the banking feature of Online Banking is chosen by you and approved by us for any approved deposit account or approved loan account:
  - a. You represent and warrant to us that any electronic mail address provided to us by you or on your behalf for use in connection with the use of the electronic statement delivery feature for the account is a valid and active electronic mail address and belongs to you, your administrator or an additional user.

- b. You or your administrator must promptly notify us of any change in any electronic mail address provided to us by you or on your behalf for use in connection with the use of the electronic statement delivery feature for the account by changing the electronic mail address in your profile for the banking feature of Online Banking.
- c. You must indemnify us against any liability or expense that is incurred by, imposed on or asserted against us as a result of any claim arising from any email address provided to us by you or on your behalf for use in connection with the use of the electronic statement delivery feature for the account being invalid or inactive or not belonging to you, your administrator or an additional user.
- d. Whenever an electronic document for the account is ready to be made available to you at our website, we will send to the current electronic mail address provided to us by you or on your behalf for use in connection with the use of the electronic statement delivery feature for the account a notice that the electronic document is available to you at our website. The electronic document will be available to you at our website for four months, except that it will not be available to you at our website after cancellation of the electronic statement delivery feature in connection with the account takes effect. Except to the extent that applicable law requires otherwise, the notice will be the only notice that we send to you concerning the availability of the electronic document to you. The notice will constitute delivery of the electronic document to you, whether or not it is viewed or printed by you or on your behalf. Neither you nor anyone acting on your behalf may use the reply function for electronic mail to reply to the notice (for example, by using the reply function to request any information or service or a paper copy of any electronic document or other item or to cancel the electronic statement delivery feature in connection with the account), but, if that happens, we will not be obligated to do anything in response to the reply. If the notice is returned to us as undeliverable, we will send it a second time. If it is again returned to us as undeliverable, we will send it a third time. If the notice is again returned to us as undeliverable, we may stop sending electronic documents for the account to you and resume sending to you paper copies of electronic documents for the account at the mailing address shown for you in our records concerning the account. But we will not have to send the notice a second or third time if any return of the notice to us as undeliverable indicates that the email address to which it was sent is invalid or inactive.

- e. We may discontinue sending you paper copies of electronic documents for the account. For as long as we are required by applicable law to keep a copy of any electronic document for the account, you, your administrator or any additional user may request a copy of the electronic document by writing to us at Seneca Savings Bank, N.A., 35 Oswego Street, Baldwinsville, NY 13027, Attention: Accounting Department. The request will not constitute a request to cancel the electronic statement delivery feature in connection with the account. Even if we discontinue sending you paper copies of electronic documents for the account, we may resume sending them (for example, because we believe that you are not receiving notices that an electronic document for the account is available to you at our website or because we believe that there is a risk that you may not be able to receive electronically, view and print electronic documents for the account). If the account is closed, the final periodic statement for the account that we send to you or otherwise make available to you will be a paper copy.
- f. If you cancel or your administrator cancels the electronic statement delivery feature in connection with the account, we may continue to make electronic documents for the account available to you at our website until the cancellation takes effect.
- g. No cancellation of the electronic statement delivery feature in connection with the account will affect the validity or legal effect of any electronic document provided for the account.

## 18. Automatic alerts

Alerts. Your enrollment in Seneca Savings Bank, N.A. Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Seneca Savings Bank, N.A. account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time, or cancel old alerts. We usually notify you when we cancel alerts, but are not obligated to do so. Seneca Savings Bank, N.A. reserves the right to terminate its alerts service at any time without prior notice to you.

Methods of Delivery. We may provide alerts through one or more channels ("endpoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Seneca Savings Bank, N.A. Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c)

above supports the email, push notification, and text message alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop alerts via text message, text "STOP" to 48179 at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in Seneca Savings Bank, N.A. Online Banking. For help with SMS text alerts, text "HELP" to 48179. In case of questions please contact customer service at 315-638-0233. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

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

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

- 19. Use of mobile banking device. If a mobile banking device is used in connection with Online Banking:
  - a. You represent and warrant to us that you are or your administrator or an additional user is authorized to use the mobile banking device and that the telephone number of the mobile banking device is a

valid and active telephone number and belongs to you.

- b. You or your administrator must promptly notify us of any change in the mobile banking device or its telephone number.
- c. You must indemnify us against any liability or expense that is incurred by, imposed on or asserted against us as a result of any claim arising from any telephone number for the mobile banking device being invalid or inactive or not belonging to you, your administrator or an additional user.
- d. We may limit the types, number, frequency and amounts of transfers of funds and payments that may be initiated by orders given through Online Banking using the mobile banking device, and we may refuse to make any transfer of funds or payment initiated by an order given through Online Banking using the mobile banking device.
- e. You are responsible for all fees and other changes imposed by any telecommunication or internet access service for the use of the mobile banking device in connection with Online Banking (for example, a fee or other change for transmitting data or a textmessage).
- f. You acknowledge that any telecommunication or internet access service used in connection with the mobile banking device may impose limitations and fees and other charges (for example, with respect to the transmission of data or text messages) that may restrict the use the mobile banking device in connection with Online Banking. Fingerprint Login for Mobile Banking. Fingerprint Login is an optional fingerprint sign-in.