

Welcome to Seneca Savings Online Banking

You are about to transform your personal computer into a branch office of Seneca Savings. 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 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 Online Banking and/or Seneca Savings Online Bill Pay ("Service" or "Services"). It also describes the rights and obligations of Seneca Savings, 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 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 at 315-638-0233, or write a letter and send it to:

Seneca Savings
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 Online Banking Terms and Conditions Agreement

"Online Account" is a Seneca Savings 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.

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 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 " refer to Seneca Savings, which offers the Services provided under this Agreement and holds the accounts accessed by the Services.

ACCESS TO SERVICES

Seneca Savings 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. 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 Access ID, up to the limits allowed by applicable law. While Seneca Savings 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 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 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 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 immediately at 315-638-0233, or write a letter and send it to:

Seneca Savings
Attention: Online Banking
35 Oswego Street
Baldwinsville, NY 13027

If you do not notify Seneca Savings 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 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 at 315-638-0233, or write a letter and send it to:

Seneca Savings
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 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 shall be considered received within three (3) Business Days of the date sent by Seneca Savings, regardless of whether or not you sign on to the Service within that time frame.

LIMIT OF SENECA SAVINGS RESPONSIBILITY

Seneca Savings agrees to make reasonable efforts to ensure full performance of Online Banking. Seneca Savings 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 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 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 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 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 will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

The limit of Seneca Savings liability shall be as expressly set forth herein. Under no circumstances will Seneca Savings 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 RESPONSIBILITY

Seneca Savings 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, you do not have enough money in your account to make the transfer

- * Through no fault of Seneca Savings, 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 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 an electronic mail message through the Service, Seneca Savings 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 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 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 shall be considered received within three (3) days of the date sent by Seneca Savings, 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 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 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 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** 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** 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 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's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **Seneca Savings**, 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 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, 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 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 Privacy Policy Notice is available upon request at any of our branches, or can be mailed to you upon request by calling Seneca Savings at 315-638-0233, or writing a letter and sending it to:

Seneca Savings
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 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. 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 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
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 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 "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.

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

Last Revised: March 27, 2020