



Mobile App/Mobile Web Banking Terms And Conditions

Mobile Banking is a personal financial information management service that allows you to access account information, products and services similar to Online Banking and make such other financial transactions as set forth in the Electronic Funds Transfer Agreement using compatible and supported mobile phones and/or other compatible and supported wireless devices (including phones, "Wireless Devices").

We will use reasonable efforts to make Mobile Banking available for your use on a continuous basis. Mobile Banking may be unavailable for short periods of time for regular or emergency system maintenance. In addition, accessibility to Mobile Banking may be interrupted because of conditions beyond our control, including outages in internet availability. We do not promise that Mobile Banking will always be available for your use. We may elect to discontinue Mobile Banking at any time.

We reserve the right to modify the scope of the Mobile Banking Services at any time. We reserve the right to refuse to make any transaction you request through Mobile Banking. You agree and understand that Mobile Banking may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming.

Additionally, not all of the products, services or functionality described on the online banking site(s) or your online banking agreement are available when you use a mobile device. Therefore, you may not be eligible to use all the products, services or functionality described when you access or try to access them using a mobile device. We reserve the right to determine your eligibility for any product, service or functionality at any time.

User Responsibilities

You accept responsibility for making sure that you understand how to use Mobile Banking before you actually do so, and you use Mobile Banking in accordance with the online instructions posted on our web site. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Wireless Device. Neither we nor any of our service providers assume responsibility for the operation, security, functionality or availability of any Wireless Device or mobile network, which you utilize to access Mobile Banking.

You acknowledge that Smartphones and other Web Enabled Devices are subject to the same security risks as computers that are attached to the Internet and agree that it is your responsibility to maintain the security of such devices.

You agree to exercise caution when utilizing the Mobile Banking application on your Wireless Device and to use good judgment and discretion when obtaining or transmitting information.

You acknowledge and agree that you are responsible for protecting the confidentiality and security of your username and password, both of which are required in order to access banking information through mobile and internet banking.

If you permit other individuals to use your Wireless Device and PIN or other means to access Mobile Banking, you are responsible for any transactions they authorize If



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you believe that your PIN, Wireless Device or other means to access your account has been lost or stolen or that someone may attempt to use Mobile Banking without your consent, or has transferred money without your permission, you must notify us promptly by calling 610-586-4070 and speaking to a bank representative.

You are responsible for providing the bank with updated contact information as necessary. You agree to abide by the terms and conditions of the deposit agreement for those accounts and the terms and conditions for internet banking.

You understand that Mobile Banking is provided for your convenience and does not replace your monthly account statement(s), which are the official record of your account(s).

You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours, including service carrier or provider (e.g., AT&T, Verizon, Sprint, T-Mobile, Alltel, etc.), and that this agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (for example, Data or text usages).

Changes or Cancellation.

You may cancel your participation in Mobile Banking by accessing the Mobile Banking account maintenance tool within Online Banking or by calling us at 610-586-4070.