

The following represents the consumer Online Banking and E-Document Agreement and Disclosure (agreement) between you and D.L. Evans Bank. Please read this entire document prior to using this service and retain a copy for your records. This agreement is made between you and D.L. Evans Bank for accessing your accounts and electronic delivery of your checking account statements, notices and disclosures. As used in this document, the words, "we", "our", and "us" mean D.L. Evans Bank and assigns the words "you" and "your" to mean each account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account(s). Online Banking/E-Document Services (services) means the communications and transactions provided to you by us through the www.dlevans.com website, including but not limited to the following: account information, E-Documents, funds transfers, stop payments, and statement/transaction inquiries.

By using the services you agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s) and terms and conditions, and our rules and regulations and other loan agreements. If there is a conflict between the terms and conditions of this agreement and the terms and conditions of any other agreements between you and us, this agreement will control.

You will have access to all accounts in which you are an owner or signor on.

The following Electronic Funds Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

Indicated below are types of Electronic Funds Transfers available, some of which may not apply to your account.

Preauthorized Credits

You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized Payments

You may make arrangements to pay certain recurring bills from your checking or savings account(s).

ATM Transfers - Types of Transfers, Dollar Limitations, and Charges

You may access your account(s) by ATM using your ATM Card and personal identification number (PIN) or Debit Card and PIN, to:

- Complete cash withdrawals from checking or savings account(s)

- You may withdraw no more than \$1,000 per day, with a maximum of \$750 per transaction
- There is a \$2.00 charge per withdrawal, funds transfer, and balance inquiries at ATMs we do not own or operate (foreign ATMs)
- Transfer funds from savings to checking account(s)
- Transfer funds from checking to savings account(s)
- Obtain information regarding the account balance of your checking or savings account(s)
- Obtain mini-statements from checking or savings accounts

Some of these services may not be available at all terminals.

Types of Debit Card Transactions

You may access your checking or savings accounts to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Debit Card Transactions

Dollar limitations using your debit card:

- You may not exceed \$2,000 in transaction(s) per day

Currency Conversion and International Transactions

When you use your Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. VISA USA charges us a 1% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 2% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use

You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking Available Services*

You may access your account(s) by computer using your username and password to:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Obtain information regarding the account balance of checking, savings, loan, and line of credit accounts
- Reorder checks
- Place stop payments
- Pay bills online
- Retrieve electronic document copies such as E-Statements, notices, payment notifications, disclosures, etc.

Online Banking Inactivity

If you do not use Online Banking for an extended period, we reserve the right to terminate your access to Online Banking and request that you re-register online to reactivate your access.

Mobile Banking Available Services*

You may access your account via certain supported smart devices using your Online Banking username and password to:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Obtain information regarding the account balance of checking, savings, loan, and line of credit accounts
- Pay bills online
- Make Deposits

Mobile Banking access may be activated and accessed after logging in to Online Banking, or by downloading the application through the applicable App Store. Additional terms and conditions apply and will be presented online or on your mobile access device for acceptance prior to the service being activated.

*You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

Fees

- We do not charge for direct deposits to any type of account

- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic funds transfers.

Documentation

Terminal Transfers

You can get a receipt at the time you make any transfer to or from your account using one of the automated teller machines or point-of-sale terminals. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized Transfers

If you have arranged to have a preauthorized transfer made to your account at least once every 60 days from the same person or company, you can call (866) 661-5463 or (208) 678-2552, or your local branch to find out whether or not the transfer has been made.

Periodic Statements

You will get a monthly account statement from us for your checking accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Electronic Documents (E-Documents)

This agreement is made between you and D.L. Evans Bank for accessing your D.L. Evans Bank account statements, notices, payment notifications, and disclosures electronically. We will notify you by e-mail each time your E-Document is available. If you would like to request a paper copy of your E-Document or withdraw consent for E-Documents, please send us a written notice to internetbanking@dlevans.com or at the address listed below. Upon withdrawal, the documents will be sent in paper form to your address of record. If you request an additional copy of your bank statement normal fees will apply.

You agree to provide and update your e-mail address to D.L. Evans Bank for communication purposes. If your e-mail address changes, please notify us promptly by either visiting any D.L. Evans Bank branch office, or through your online banking account. You agree that we may send you or make available to you statements, notices, payment notifications, disclosures, and other information required under law. If you have given us an e-mail address, we are entitled to rely on that address and assume that messages sent to that address are received by you, until you give us notice in writing that the address is no longer valid.

In order to access Online Banking and E-Documents, we encourage you to have a computer with the following software, in its most current version. Older versions of the software may cause issues in viewing the PDF document:

- PDF Reader program, such as Adobe Acrobat
- Microsoft Internet Explorer (IE)

- Microsoft Edge
- Google Chrome
- Apple Safari
- Mozilla Firefox

You are responsible for, at your expense, obtaining, installing, maintaining and operating all equipment that accesses these services. You must be an authorized user of the equipment you use. We do not warrant nor will we be responsible for any errors or failures from the malfunction or failure of your equipment. If we change the minimum hardware or software requirements and you are unable to receive E-Documents, you will be released from this agreement without any penalty or consequences to you.

Alerts

Your enrollment in **D.L. Evans Bank** 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 **D.L. Evans Bank** account(s). Alerts are provided within the following categories:

- **Mandatory Alerts** provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- **Account Alerts** provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments **due** and deposits. These Alerts must be activated by you to be enabled. These Account Alerts can be accessed from the **Manage Alerts** menu within **D.L. Evans Bank** Online Banking and **Manage Alerts** menu within **D.L. Evans Bank** Mobile Banking.
- **Additional Alerts** (not account specific alerts such as Email Address was Changed) must also be activated by you to be enabled. These Additional Alerts can be accessed from the **Manage Alerts** menu within **D.L. Evans Bank** Online Banking and **Manage Alerts** menu within **D.L. Evans Bank** Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. 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. **D.L. Evans Bank** 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 **D.L. Evans Bank** Online Banking message inbox, by an e-mail message. 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 **96924** at any time. 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 **D.L. Evans Bank** Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to **96924**. In case of questions please contact customer service at **1-866-661-5463**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile[®], U.S. Cellular[®], Verizon Wireless, MetroPCS.

Limitations. D.L. Evans Bank 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 **D.L. Evans Bank's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **D.L. Evans Bank**, 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.

Preauthorized Payments

Right to Stop Payment and Procedure for Doing So.

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed below in time for us to receive your request 3 business days or more before the payment is scheduled to be made (Saturdays, Sundays, and Federal holidays are not considered a business day). If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you \$31.50 for each stop payment order you give.

Notice of Varying Amounts.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for Failure to Stop Payment of Preauthorized Transfer.

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for Failure to Make Transfers.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable cautions we have taken.
5. There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau, merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us written permission.

Unauthorized Transfers

(a) Consumer Liability.

(1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us

within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost, after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(2) Additional Limits on Liability for Debit Card (when used for point-of-sale transactions). Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card, when used for point-of-sale transactions, if you report the loss or theft of your card within 2 business days of when you discover the loss or theft of the card. If you do NOT tell us within 2 business days, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

(b) Contact in Event of Unauthorized Transfer

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed below.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the **FIRST** statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. Every day is a business day except Saturdays, Sundays, and Federal holidays.

We will tell you the results of our investigation within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 days if it involved a new account)

after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

D.L. Evans Bank
375 North Overland Avenue
P.O. Box 1188, Burley, ID 83318
1-866-661-5463 or 208-678-2552 (Please contact us during normal banking hours.)
internetbanking@dlevans.com

By pressing "I Agree" below, you are indicating that you have read and accept the above agreement and disclosure and consent to receiving your D.L. Evans checking account statements, notices and disclosures electronically.

You also certify that you have the minimum hardware and software requirements to retrieve these documents electronically.