

Mobile Banking Disclosure Statement

This disclosure provides information about Warren-Boynton State Bank Mobile Banking services. By using this service you agree to the terms and conditions stated below and any other terms and conditions and disclosures provided to you in conjunction with these services and your accounts. Copies of this and other disclosures may be requested from Warren-Boynton State Bank's Client Service Center by emailing wbsb@wbsb.com or by calling 217-488-6091.

Warning

Warren-Boynton State Bank Mobile Banking is a proprietary network exclusively for authorized consumer users. The system is to be used only by authorized users, and by continuing to use the system, the user represents that he/she is an authorized user. Unauthorized access or use is not permitted and constitutes a crime punishable by law.

General Requirements

- To be eligible you must complete applications for Mobile Banking services.
- You must have a Warren-Boynton State Bank account(s) in good standing.
- You must have a mobile phone and a wireless plan that provides Short Message Service (SMS) text and/or browser access to apply for Mobile Banking services. **You may be subject to usage limitations and charges by your mobile carrier. Please check with your carrier regarding internet services and text messaging fees that may apply to your mobile plan.** Warren-Boynton State Bank provides Mobile Banking applications that support Apple and Android mobile operating systems, and provides SMS text access to any SMS text capable device. Warren-Boynton State Bank makes no warranties on the fitness or compatibility of your equipment, software or wireless provider.

Types of Information and Transactions Available

Apple and Android Application Capabilities:

- Access balance and transaction information on your authorized checking, savings and loan accounts.
- Transfer funds between eligible accounts.
- Deposit checks made payable to you into your checking or savings account.
- Establish and receive email or text alerts on the status of your accounts.
- Receive information about Warren-Boynton State Bank products and services.
- View branch and ATM locations and contact information.
- Use your enabled GPS for directions to Branches and ATMs.
- Contact the Warren-Boynton State Bank Client Service Center.

SMS Text Application Capabilities:

- Access balance and transaction information on your authorized checking, savings and loan accounts.
- Establish and receive email or text alerts on the status of your accounts.
- Receive contact information from the Warren-Boynton State Bank Client Service Center.

Some of the above services may not yet be available or may be available only to certain accounts or clients.

Enrollment

- Enrollment for Warren-Boynton State Bank Mobile Banking is self-service.
- You authorize Warren-Boynton State Bank to complete a credit bureau inquiry and present you with qualifying questions to validate your identity and enable your account(s).
- Not all enrollments can be completed successfully thru self service. In these situations you will be directed to the Warren-Boynton State Bank Client Service Center for enrollment assistance.
- During Warren-Boynton State Bank Mobile Banking enrollment you will be presented with all personal checking, savings, mortgage and consumer loan accounts in which you have an individual or joint ownership interest. You will have transfer rights between most deposit accounts; exceptions include accounts with deposit or withdrawal restrictions and accounts requiring multiple signatures for withdrawal.
- You can elect to eliminate any of your accounts from your Warren-Boynton State Bank Mobile Banking service.

Information Access and Electronic Funds Transfer

- The types of transfers you may perform are listed above.
- There are no fees for enrollment to Mobile banking or for any electronic funds transfers. Other account fees previously disclosed to you will apply.
- Transfers will occur on the same business day if made prior to 5:00 P.M. Central Standard Time. Business days are Monday through Friday excluding Holidays.
- You will receive electronic confirmation of your transfers as they are made. Your account statement will also reflect all transfers.
- Regulation D prohibits more than six (6) transfers or withdrawals from a savings or money market account per month (not counting teller or ATM transactions). Online transfers count toward the six (6). Exceeding this limit may result in a service charge or reclassification of your account. Further explanation is available in your account disclosures.
- Please refer to additional disclosures that were provided to you when you opened your deposit accounts for your rights and responsibilities regarding Electronic Funds Transfers. Disclosures are available at www.wbsb.com.

Amendments

Warren-Boynton State Bank may amend the terms and conditions of this disclosure at any time. You will be provided notice at least 30 days in advance if the amendment results in a greater cost or liability to you.

Security

Protecting your information and your identity is our highest priority. With the use of encryption, firewalls and trusted operating systems incorporated into our overall banking network, best efforts have been made to secure your transactions.

We will require passwords with 8 or more characters, letters and numbers. Warren-Boynton State Bank will never request that you disclose your mobile banking password. You should not act upon emails or other communications requesting your personal information. You may have your password reset at any time by contacting the Warren-Boynton State Bank Client Service Center.

Warren-Boynton State Bank does not have control over the devices and procedures you use to access electronic banking. Your best efforts to secure your equipment, devices, user names and passwords, and your cautious use during Internet and Mobile sessions provide an additional layer of protection. Please see our website on security at www.wbsb.com for more information on steps we take and further information on steps you can take as well.

User Responsibility

By enrolling in and using Warren-Boynton State Bank Mobile Banking you agree to the following:

- You are the legal owner of the accounts and financial information accessed through Mobile Banking.
- The information you provide us in connection with Mobile Banking is accurate, current and complete.
- You will keep your information accurate and up to date.
- You represent that you are the authorized user of the device you will use to access Mobile Banking.
- You are responsible for the operation and maintenance of your mobile device.
- You will take every precaution to physically safeguard your access device from loss or misuse.
- You are responsible for keeping your access device free from and protected against viruses.
- You are responsible for keeping your username and password confidential.
- You are responsible for any transactions that others may authorize when you allow them to use your device and log in information.
- You will notify us immediately if you lose your device or your password to Mobile Banking.
- International carrier rates may apply if you access your mobile device from outside the United States.

Other Disclosures

- We reserve the right to terminate your mobile banking services in whole or in part at any time, with or without cause, or without prior notice. You may also give us

termination notice. In either event we may, but are not obligated to, immediately discontinue making previously authorized transfers that have not yet been made.

- We reserve the right to temporarily suspend services or availability in situations deemed appropriate by us at our sole discretion.
- In general, Mobile banking will be available 24 hours per day, seven days per week.
- Federal law gives consumers the right to limit some but not all sharing of your personal information. Warren-Boynton State Bank's Privacy Notice tells you how we collect, share and protect your personal information. This information is available at www.wbsb.com.
- We also provide disclosures on Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. This disclosure tells you your rights and obligations, fees and how to report unauthorized transactions. This information is available at www.wbsb.com.

Warren-Boynton State Bank New Berlin Contact Information

- Email at wbsb@wbsb.com
- Phone at 1-217-488-6091, Monday - Friday, 8:00 AM to 4:00 PM, and Saturdays, 8:00 AM - 12:00 PM
- Mail to:
Warren-Boynton State Bank
702 W. Illinois
P.O. Box 19
New Berlin, IL 62670

Warren-Boynton State Bank Springfield Contact Information

- Email at wbsb@wbsb.com
- Phone at 1-217-787-0430, Monday - Friday, 8:30 AM to 4:00 PM
- Mail to:
Warren-Boynton State Bank
3030 Spring Mill Drive
Springfield, IL 62794

Warren-Boynton State Bank Modesto Contact Information

- Email at wbsb@wbsb.com
- Phone at 1-217-439-7267, Monday - Friday, 8:30 AM to 4:00 PM
- Mail to:
Warren-Boynton State Bank
201 East State Street
Modesto, IL 62667

Warren-Boynton State Bank Palmyra Contact Information

- Email at wbsb@wbsb.com
- Phone at 1-217-436-2411, Monday - Friday, 8:30 AM to 4:00 PM and Saturdays, 9:00 AM - 12:00 PM
- Mail to:
Warren-Boynton State Bank
332 North Main Street
Palmyra, IL 62674

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **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).
- **Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic Returned Check Charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telebank Transactions – types of transactions – You may access your account by telephone using your account number(s), personal identification number (PIN) and touch tone phone to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to Line of Credit
- get balance information from Checking, Savings or Line of Credit
- get withdrawal history about Checking or Savings
- get deposit history about Checking or Savings
- get transaction history about Checking or Savings

You may access your account for telephone transactions at the following number(s) and during the following hours: 1-888-429-9272 (24 hours a day).

Debit Card ATM Transfers – types of transactions – You may access your account(s) by ATM using your Debit Card and your personal identification number (PIN) (as applicable) to:

- deposit funds to Checking
- withdraw cash from Checking
- transfer funds from Checking or Savings to Checking or Savings
- get balance information about Checking or Savings

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

Debit Card Point-of-Sale Transactions – types of transactions – You may access your checking account(s) using your Debit Card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone or online
- pay for services in person, by phone or online
- get cash from a participating merchant or financial institution

Foreign Currency Conversion and Cross-Border Transactions – If you effect a transaction with your Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar Amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date of transaction was posted to your account. MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. The fee we charge you for cross-border transactions/currency conversion is disclosed separately. A cross-border transaction is a transaction processed through the Global Clearing Management system or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Internet Banking – types of transfers – You may access your accounts by dialing (217)488-6091 or at www.wbsb.com and using your User name and Online password to:

- transfer funds from Checking or Savings to Checking or Savings
- transfer funds from Checking or Savings to other financial institutions
- make payments from Checking or Savings to Loans
- get balance information about Checking, Savings, Certificates of Deposit or Line of Credit
- get withdrawal history about Checking, Savings or Line of Credit.
- get deposit history about Checking or Savings
- get transaction history about Checking, Savings, Certificates of Deposit or Line of Credit

BillPay – types of transfers –

You may access this service by computer at www.wbsb.com and using your user name and password.

You may access this service to:

- make payments from your Checking and Savings account(s) to utility companies, credit card companies, other acceptable payees

Person to Person (P2P) transfers

You may access this service through internet and mobile banking to pay a person with whom you are familiar. **You agree that you, and not we, will be responsible for resolving any payment dispute with anyone to whom you send money through a P2P transaction.**

Transfers occur immediately and are unable to be reversed.

Warren-Boynton State Bank Mobile Banking - types of transfers - you may access your account(s) on your cell or mobile phone through applications available at the Apple App Store for mobile devices running the Apple platform, and at the Android Market for mobile devices running the Android platform. By using your user ID and your password you can:

- Transfer funds between checking and savings accounts
- Transfer funds from Checking or Savings to other financial institutions
- Deposit checks made payable to you into your checking or savings account
- Get information about:
 - The account balance of checking, savings, and loan accounts
 - Withdrawals from checking and savings accounts
 - Payments made to loan accounts

Additional information regarding mobile banking applications is available at www.wbsb.com.

FEES

Limits and Fees – Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on Frequency of Transfers – In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Savings, Money Market account(s): During any calendar month, you may not make more than six withdrawals or transfers to

another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party.

If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

DOCUMENTATION

- **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (217)488-6091 to find out whether or not the deposit 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.

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 in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. 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.
Please refer to our separate fee schedule for the amount we will charge you 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 instead 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 automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) 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 or 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.

- *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 after you learn of the loss or theft of your card and/or code, 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, including those made by card, code or other means, tell us at once.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, 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.

- *Additional Limit on Liability for MasterCard(R) Debit Card*, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, 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. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by MasterCard.

(b) Contact in Event of Unauthorized Transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

Unauthorized Electronic Fund Transfer

A scammer may call, email, or text you, pretending to be from the bank, and ask for information that allows them to access your account. If you receive a one-time passcode you didn't request, don't give the passcode to anyone who contacts you for it. Likewise do not share any information with an unsolicited caller who may be inquiring about out of bank authentication information. Scammers may tell you there is an urgent fraud situation to attempt to trick you into quickly acting. Hang up on suspicious calls immediately, even if they appear to be from the bank. Scammers sometimes use technology to "spoof" phone numbers, so it appears the call is originating from the bank. If you have any concerns that the call might not be legitimate, call the bank at the number found on your account statement. Scammers may make unusual requests for sending or transferring money. Fraudsters may contact you to pretend to help you with an ongoing fraud situation. To reverse it, they suggest you transfer money "to yourself" when, in fact, the account you transfer money to belongs to the scammer. This could cause you to lose money or even become unknowingly involved in a crime. The bank will never call you to request that you transfer money to yourself or any other third party using electronic fund transfer.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, 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 (if any).
- (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.

We will determine whether an error occurred within 10 business days (20 business days if the transfer 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, a 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 (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the 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. Your account is considered a new

account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries:

WARREN-BOYNTON STATE BANK

702 W. ILLINOIS

NEW BERLIN, IL 62670

Business Days Monday through Friday

Excluding Federal Holidays

Phone: (217)488-6091

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Member
FDIC

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