



PEOPLES STATE BANK ONLINE BANKING AGREEMENT:

Peoples State Bank Online Banking Enrollment Agreement (“Agreement”) governs the use of the Peoples State Bank Online Banking (“PSBOB”) service (“Service”). As used in this document, the words “you” and “your” refer to Peoples State Bank’s customer(s) and their use of the Service. The words “we” and “our” refer to Peoples State Bank (“PSB”). The words (“PSBOB”) refer to Peoples State Bank Online Banking.

INTRODUCTION: This explains the terms and conditions governing the PSBOB offered through PSB. By using this Service, you agree to the terms and conditions of this Agreement. The terms and conditions of the deposit agreements and disclosures for each of your accounts held at PSB as well as many other agreements with PSB, such as for loans, etc., continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Kansas. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purposes permitted under this Agreement.

INTERNET BROWSER SUPPORT: For your privacy and protection, PSB requires your browser to support 128-bit encryption. If you do not know how your browser is set, please contact your browser supplier, and ask them for instructions on setting your browser for 128-bit encryption. You are responsible for the installation, maintenance, and operation of your computer and your browser software. The risk of error, failure, or non-performance is your personal risk and includes, but is not limited to, the risk that you do not operate your computer, PSBOB, or your software properly. PSB is not responsible for any problems related to electronic virus (es) that may infect your system. PSB makes no warranty to you regarding your computer or your software.



ACCESS: To use this Service, you must have a PSB account, access to Internet services, you must be eighteen (18) years of age or older and a U.S. resident. Once you have accepted this Agreement, we will send you via e-mail, confirmation of your enrollment along with an assigned login ID. Within 10 business days you will receive your temporary password by postal mail. When you log in the first time, you will be prompted to enter a new password, which must contain a minimum of EIGHT (8) total characters, of which SIX (6) must be Alphabetical Characters, TWO (2) must be Numeric Characters, and can also contain One (1) Special Character. You will be also forced to change your user ID to an ID that contains a minimum of SIX (6) Alpha and ONE (1) Numeric Characters. E-mail is provided so you can ask questions about your account (s) and for general feedback. E-mail is accessible after you login to PSB. Please be aware that general or public e-mail transmissions are not secure. Therefore, to ensure the security of your account information, you are required to use the secure email within the PSBOB system when asking specific questions about your account (s). E-mail cannot be used to initiate transactions on your account(s). For banking transactions, you must use the appropriate functions within PSBOB or call your local branch office.

Upon three unsuccessful attempts to use your password, your access to PSBOB will be revoked. To re-establish your authorization to PSBOB, to report that your PSBOB password may have been lost or stolen, or to report that someone has transferred or may transfer money from your account without your permission, immediately notify any PSB office, Customer Service at 785-537-4448.

SECURITY: Your role in preventing misuse of your account (s) is extremely important. Examine your statement promptly upon receipt. If you find that your records and PSB's disagree, immediately call Customer Service. In addition to

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protecting your account information, you agree to take precautions to protect your personal identification information, such as your driver's license, social security number, etc. This information by itself or together with information on your account (s) may allow unauthorized access to your account (s). You agree to notify PSB immediately if you believe another person has improperly obtained your PSBOB password. You also agree to notify us if someone has transferred or you suspect someone may transfer money from your account(s) without your permission, or if you suspect any type of fraudulent activity on your account (s). Only reveal your account number(s) to a legitimate entity for a purpose you authorize (such as your insurance company for automatic payments). You could lose all the money in your bank account(s), plus your maximum overdraft line-of-credit, if applicable. PSB will not be responsible for the losses that may occur.

CONSUMER LIABILITY FOR UNAUTHORIZED USE: Your account is a consumer account if it is used primarily for personal, family, or household purposes. The following paragraph applies to consumer accounts.

If your statement shows transfers that you did not make, you agree to notify PSB immediately. If you do not notify us within sixty (60) days after the statement was mailed to you, you may be liable as follows: Your liability shall not exceed the sum of (1) the lesser of \$50 or the amount of unauthorized transfers that appear on the statement or that occur during the sixty (60) day period, and (2) the amount of the unauthorized transfers that occur after the close of the sixty (60) days and before notice to us, and that we establish would not have occurred but for the failure for you to notify us within that time.

SERVICES: Through your online banking, you can manage your personal, sole proprietor, or small business account (s) from your home or office on your personal computer. You can use PSBOB to view account balances and transaction histories, transfer money between your accounts, (as noted in the applicable account deposit



agreement and disclosure statement), and or communicate directly with PSB through e-mail.

FEES AND CHARGES: Although there are currently no additional fees for accessing your account (s) through PSBOB, there may be charges for future selected services, such as Bill Pay. You agree to promptly pay all fees and charges for services provided under this Agreement and authorize us to charge your designated account or any of your accounts when fees or charges are due. If you do close your designated account, you must notify PSB and identify a new payment account. Additionally, if you close all PSB accounts, you must notify PSB Customer Service to cancel the PSBOB services. You agree to be responsible for any telephone charges or other out-of-pocket expenses incurred or related to this service.

OVERDRAFTS: If your account has insufficient funds to perform all electronic funds transfers (ATM withdrawals, pre-authorized transactions, online banking transfers, bill payments, etc.) requested for a given business day, then certain electronic fund transfers involving currency disbursement, like ATM withdrawals, will have priority, and the electronic funds transfers initiated through this service may result in overdrawing your account and/or may, at PSB's discretion and without prior notification to you, be canceled. In addition, all overdraft charges that apply will be debited from your account. You also authorize PSB to charge one or all of your accounts to cover uncollected funds or overdrafts in your designated account (s). Refer to our Checking Account in Savings Disclosure for further information.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY: PSB makes no warranty of any kind, expressed, or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with PSBOB services provided to you under this Agreement. We do not and cannot warranty that PSBOB will operate without errors or that any or all PSBOB services will be available and operational at all times. Except as specifically provided in this



Agreement or where the law requires a different standard, you agree that neither we, nor the service providers, shall be responsible for any loss, property, damage, or bodily injury whether caused by the equipment, software, PSB, Internet browser providers, Internet access providers, online service providers, or by and agent or subcontractor of any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special, consequential, economic, or other damages arising in any way out of the installation, use or maintenance of the equipment, software, online financial services, or Internet browser or access software.

YOUR RIGHT TO TERMINATE: You may cancel your PSBOB service at any time by providing us with written notice via postal mail or fax. Within three (3) business days of receiving instructions, your access to PSBOB will be suspended. You will remain responsible for all outstanding fees incurred prior to PSB receiving and processing your cancellation. You may also cancel any of your PSBOB services by contacting PSB's Customer Service at (785) 537-4448 or sending cancellation instructions in writing to Peoples State Bank, 2401 N. Seth Child Rd. Manhattan, Ks 66503. Attention Peoples State Bank Online Banking Customer Service.

OUR RIGHT TO TERMINATE: Your online banking access may be canceled by PSB at any time, without prior notice and for any reason. After cancellation, online banking services may be reinstated at PSB's discretion. To reinstate your service, call PSB Customer Service at (785) 537-4448. If you do not access your PSB account(s) through PSB for one-month period, PSB reserves the right to disconnect your service without notice.

COMMUNICATIONS WITH PEOPLES STATE BANK: Telephone: You can contact us by telephone at (785)537-4448 or by Facsimile: (785)537-6178. Postal Mail: You can write to us at Peoples State Bank, 2401 North Seth Child Rd., Manhattan, KS 66502.

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Attention PSB Online Banking Service. In Person: Please visit us at any of our locations.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES: By accepting below or otherwise using this service, you agree that any and all disclosures and communications regarding the service between you and PSB, including this Agreement, may be made electronically by posting to the PSB website in accordance with applicable law. Any electronic disclosure or communication we make will be considered made when transmitted by PSB, and any disclosure or communication we make by posting to our website will be considered made when posted by PSB.

EXCEPT AS SPECIFIED ABOVE OR AS MAY OTHERWISE BE PROVIDED BY LAW, LSB SHALL HAVE NO LIABILITY FOR ANY ACT OR OMISSION IN CONNECTION WITH THE SERVICE, AND PSB'S CUMULATIVE LIABILITY IN ANY ONE CALENDAR YEAR, SHOULD IT BE FOUND TO EXIST NOT-WITHSTANDING THIS PROVISION, SHALL NOT EXCEED THE FEES YOU HAVE PAID FOR THE SERVICE IN THAT CALENDAR YEAR. LSB HEREBY DISCLAIMS, FOR ITSELF AND/OR ANY OTHER ENTITY INVOLVED IN THE PROVIDING OF THIS SERVICE, ALL WARRANTIES, EITHER EXPRESSED, IMPLIED OR STATUTORY, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR LACK OF VIRUSES. IN NO EVENT SHALL PSB OR ANY OTHER ENTITY INVOLVED IN THE PROVIDING OF THE SERVICE BE LIABLE FOR (1) DAMAGES CAUSED OTHER THAN BY ITS OWN GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT, OR (2) INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

BY CLICKING THE "I AGREE" BUTTON, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT. YOU ALSO AUTHORIZE PSB TO SEEK INFORMATION ABOUT YOU FROM OTHERS, FOR EXAMPLE A CREDIT BUREAU, IN CONNECTION WITH THE OPENING AND MAINTAINING OF YOUR ACCOUNT(S) . IF YOU DISAGREE, END YOUR ACCOUNT APPLICATION PROCESS NOW. YOU MAY NOT MAKE CHANGES TO THIS

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AGREEMENT. IF YOU DO SO, THE AGREEMENT WILL NO LONGER BE IN EFFECT, AND YOUR LSBOB ACCESS WILL BE CANCELED. ANY UNAUTHORIZED ACCESS OR USE OF THE PEOPLES STATE BANK WEBSITE CONSTITUTES A CRIME THAT IS PUNISHABLE BY FEDERAL LAWS.

[Return to Bank](#)

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