

FIRST CLICK ACCOUNT # _____

FIRST CLICK PIN # _____

FIRST STATE BANK APPLICATION FOR FIRST CLICK ONLINE & MOBILE BANKING

This application is for only one customer. Owners of joint accounts or accounts with multiple authorized signers must complete an individual application for each owner or authorized signer. After approval of the application each owner or authorized signer will be provided with their own individual First Click account, which can be accessed with their individual user ID and password. If your First Click account is not accessed for 90 consecutive days it will be subject to closure.

CONSUMER

- Online/Mobile Banking with Bill Pay & Mobile Deposit (Full Capabilities for Consumer Customers)
- Remove account(s) from my First Click Account
- Add account(s) to my First Click Account

NON-CONSUMER

- Online/Mobile Banking with Bill Pay (Full Capabilities for Non-Consumer Customers)
- Remove account(s) from my First Click Account
- Add account(s) to my First Click Account

ACCOUNT NUMBER(s): _____

List all accounts you want to have access to using Online Banking. (In order to have access to an account you must be an owner of the account, an existing authorized signer, or have the account owner(s) or an authorized representative (for non-consumer customers) complete the authorization form below.)

NON-CONSUMER _____ EIN # _____

APPLICANT:

First Name _____ Middle Initial _____ Last Name _____
 Address _____ City _____ State _____ Zip _____
 Social Security or EIN Number _____ Date of Birth _____ / _____ / _____
 Home or Business Phone # (_____) _____ Cell Phone # (_____) _____ - _____ Email Address _____

By signing below, I certify that I have read and agree to the terms and conditions of this application and certify that I am an owner or authorized signer for all the account(s) listed above. I acknowledge that I will receive my user ID and password or personal identification number (PIN) by mail and agree to keep them confidential to protect all my account information.

APPLICANT'S SIGNATURE: _____ DATE _____

AUTHORIZATION AGREEMENT

In order to protect the non-public personal information of our customers, if the applicant is requesting access to an individual account, joint account, or non-consumer account of which they are not one of the account owners, this Authorization Agreement must be signed by ALL the account owners for personal accounts or an authorized signer for a non-consumer account, before the applicant can gain access to the account(s).

I _____ (Account Owner) agree to authorize _____ (Applicant) to access the following account(s) _____ using their Online Banking account with the following restrictions: (Check only one Box)

CONSUMER

- View Only —
The applicant will only be authorized to obtain balance information and withdrawals, deposit, and transaction history.
- Internal Transfers Only—
The applicant will only be authorized to complete transfers to another account at the same bank or to the bank itself. This includes all view only capabilities.
- No Restrictions (Full Capabilities) —
The applicant will be able to complete all the types of transfers available through First Click Online, this will include the bill pay function, mobile banking & mobile deposit.

NON-CONSUMER

- View Only —
The applicant will only be authorized to obtain balance information and withdrawals, deposit, and transaction history.
- Internal Transfers Only —
The applicant will only be authorized to complete transfers to another account at the same bank or to the bank itself. This includes all view only capabilities.
- No Restrictions (Full Capabilities) —
The applicant will be able to complete all the types of transfers available to non-consumer customers through First Click Online, this will include the bill pay function, mobile banking & mobile deposit.

By signing below, I certify that I have read and agree to the terms and conditions of this authorization agreement and certify that I am an owner for all the account(s) listed in this authorization agreement. I acknowledge and agree to allow the applicant to access the account(s) listed in this authorization agreement according to the above restrictions.

ACCOUNT OWNER(S) SIGNATURE _____ DATE _____

Branch _____
 Employee Initials _____
 Date Keyed _____

ELECTRONIC FUND TRANSFER DISCLOSURE 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 further reference.

FIRST CLICK Online computer and mobile transfers — types of transfers — You may access your account(s) by computer at www.fsb4me.com or mobile device through the FSB Mobile App by using your user ID, password, challenge question, or challenge image to:

- Transfer funds from checking and savings to checking and savings
- Transfer funds from certain lines of credit to checking and savings
- Make payments from checking and savings to loan account(s)
- Pay bills directly from checking to third parties in the amounts and on the days you request (Online Banking Only)
- Get balance information about checking, savings, certificate of deposits, lines of credit, or loan
- Get withdrawal history about checking, savings, or line of credit
- Get deposit history about checking, savings, or certificate of deposit
- Get transaction history about checking, savings, certificate of deposit, line of credit, or loan
- Deposit your check through remote deposit capture (Mobile Banking Only)

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

Limitations of frequency of transfers — In addition to those limitations on transfers elsewhere described, if any, the following limitations apply.

- The following types of transfers from a money market or savings account to another account of the depositor at the same bank, to the bank itself, or to third parties are limited to a combined total of six per monthly statement period: check, debit card, or other draft, preauthorized, automatic or telephone transfer.
- If you continue to exceed the limitations on frequency of transfers, your account will be subject to closure or a transfer of your money market or savings account to a transaction account.

DOCUMENTATION

Periodic statements — You will get a monthly checking account(s) statement. You will get a monthly savings account(s) statement (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly).

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 the transfer would go over the credit limit on your overdraft line.
- 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:

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

UNAUTHORIZED TRANSFERS

Consumer Liability — Tell us AT ONCE if you believe your card 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 after you learn of the loss or theft of your card or code, you can lose no more than \$ 50.00 if someone used your card 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 or code, and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$ 500.00. 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.

Contact in event of unauthorized transfer. If you believe your card or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure.

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 disclosure or email us at support@fsb4me.com 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

FIRST STATE BANK
19230 ST RT 136
Winchester, OH 45697
Phone: 937-695-0331
www.fsb4me.com

Business days: Monday through Friday
EXCLUDING FEDERAL HOLIDAYS
MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST.

MOBILE DEPOSIT CONSUMER ACCOUNT TERMS AND CONDITIONS

1. You shall maintain one or more accounts at First State Bank for the receipt of deposits of digital images.
2. You will only submit digital images of checks that meet the standards for image quality required by Regulation CC, or other standards established by law.
3. First State Bank's processing of any imaged items that does not meet the check validation process shall not constitute a waiver by First State Bank or obligate it to process any such non-verified item.
4. First State Bank may discontinue processing of non-verified items at any time, without cause or prior notice.
5. You will not attempt to scan and transmit to us any previously truncated and reconverted substitute check. Any previously truncated and reconverted substituted check must be physically deposited with First State Bank.
6. You will ensure that checks are restrictively endorsed with your name and the words "For Deposit Only" on the back of the check.
7. You will ensure that First State Bank drawee, drawer or endorser receives presentment or return of, or otherwise is charged for an item no more than once in any form.
8. You shall be responsible for verifying First State Bank's receipt of First State Bank's transmission(s) by verifying that deposits have been posted to the appropriate accounts, in addition to cooperating in any investigation and resolving any unsuccessful or lost transmission with First State Bank.
9. You shall exercise due care in preserving the confidentiality of any user identification, password, test key, or other code or authentication method provided by First State Bank or otherwise required for use of the service and shall further prevent the use of the service by unauthorized persons. You assume full responsibility for the consequences of any missing or unauthorized use of or access to the service or disclosure of any confidential information or instructions by you.
10. You will retain each original check and keep them in a safe and secure environment for not less than thirty (30) days after such item has been converted to a digital image and processed.
11. You will use a reasonable method which is consistent with any requirements of Regulation CC to securely destroy original checks after the retention period (30 days) has expired.
12. Upon a request from First State Bank, you will promptly (within 7 business days) provide any retained original check (or, if the original check is no longer in existence, a sufficient copy of the front and back of the original check) to us to aid in the clearing and collection process to resolve claims by third parties with respect to any digital image or as First State Bank otherwise deems necessary. First State Bank reserves the right to hold matching funds in your account until the issue is resolved.
13. You understand and agree that a digital image that is not paid by a Payor Financial Institution, or is otherwise returned for any reason, will be returned to you and your account will be charged for the amount of the substitute check plus any associated fee as disclosed in First State Bank's schedule of fees
14. First State Bank has the right to charge your account without regard to whether a Substitute Check is timely returned to First State Bank or whether there is any other claim or defense that the Item has been improperly returned to First State Bank.
15. You will not engage in any activity directly or indirectly related to the use of the service that is illegal or fraudulent.

Business Day and Availability Disclosure

Our business days are Monday through Friday, except holidays. Deposits made by you through your mobile device received after 3:00p.m. Eastern Standard Time on Monday through Friday will be processed the next business day. Digital images received after 3:00p.m. Eastern Standard Time on Friday, all day Saturday and Sunday are processed on the next business day. All deposits pursuant to this Service may be considered as local items for availability purposes and return item time frames.

Transactions Limitations of the Service

1. One check may be deposited at a time using the service.
2. A maximum of \$2,000.00 per check/ day or \$5,000.00 per check/month applies to the Service.
3. A maximum item count of 2 checks/day or 10 checks/month.
4. Other deposit limit restrictions may apply; contact First State Bank at 937-695-0331 for further information.

Compliance with Law

The customer shall comply with all laws, rules, and regulations applicable to the customer, to the business and operation of First State Bank, and to the Service, including, without limitation, Regulation CC, and any rules established applicable to digital images. You shall have the responsibility to fulfill any compliance requirement or obligation that First State Bank and/or you may have with respect to the Service under all applicable laws, regulations, rulings, including sanction laws administered by the Office of Foreign Assets Control, and other requirements relating to anti-money laundering, including but not limited to, the federal Bank Secrecy Act, the USA PATRIOT Act and any regulations of the U.S. Treasury Department to implement such Acts, as amended from time to time. In addition, you shall comply with any applicable Clearinghouse Agreements, Operating Circulars, or Image Exchange Agreements to which First State Bank is a party.