

Online Banking Terms and Conditions

PLEASE READ BEFORE AGREEING

Pay Special Attention to Highlighted Text

By enrolling in Henry County Bank's *Online Banking Service ("NetTeller")*, you agree to the addition of the following to the Terms and Conditions for Personal Accounts or Terms and Conditions for Business Accounts (in either case, the "Terms") governing your Accounts. Please read these additional rules carefully and retain them for your records. We have the right to change the Terms at any time by notice mailed or e-mailed to you at the last address or e-mail address shown for you, as defined below, on our records as provided in the Terms, or as otherwise permitted by law.

Definitions

"Account(s)" means the deposit, loan, and other accounts you have at Henry County Bank.

"Business Days" are Monday through Friday, except bank holidays.

"Eligible Account(s)" are accounts linked to NetTeller that do not have withdrawal restrictions, such as a certificate of deposit.

"You" and "your" refers to the person(s) or entity subscribing to or authorized to use NetTeller.

"We", "us", "our" and "Bank" refer to Henry County Bank.

NetTeller

NetTeller is an electronic banking service available to you through a PC using an access method specified. You may use NetTeller to check the balance and recent activity of each of your Accounts, transfer funds between your Eligible Accounts, manage your ATM/debit card status, and communicate securely with us. **You will also have options to further enroll in our other online services such as eStatements, Mobile Banking, and Bill Pay.**

The Accounts to which you may have access through NetTeller are your checking accounts, savings accounts, safe deposit boxes, installment loan accounts, mortgage loan accounts, home equity accounts, line of credit accounts, certificate of deposit accounts, and individual retirement accounts. The number of accounts that you may view if they are NetTeller-enabled, is unlimited. Accounts you open after enrollment in NetTeller may be added at time of opening or at a later time.

Access Methods

Use the current or prior major release of Microsoft Internet Explorer, Firefox, Safari for Macs, or Google Chrome. When a new version is announced as Release to Web (RTW), support will cease on the third-oldest major version. Please note that utilizing older browsers may result in disabled functionality, limited access to services, and security vulnerabilities.

The internet website for NetTeller is located at thehenrycountybank.com or such other internet addresses as we may provide. You must be a subscriber of an Internet Service Provider. Information is not stored on your PC unless you specifically download it to your PC.

Your Logon ID and PIN

You will need a NetTeller ID and a NetTeller Personal Identification Number ("PIN") to access NetTeller. You will receive your ID and a 4-digit PIN in the mail (unless registering online). **YOU WILL BE REQUIRED TO CHANGE YOUR PIN AFTER INITIAL LOGON TO A NEW PIN.** You may change your ID and PIN on NetTeller at any time. **You authorize us to follow any instructions entered through NetTeller using your NetTeller ID and PIN.**

Because your NetTeller ID and PIN can be used to access money in any of your linked Accounts and to access information about any of your linked Accounts, you should treat your NetTeller ID and PIN with the same degree of care and secrecy that you use to protect other sensitive financial data. **You agree not to give your NetTeller ID or PIN, or make them available, to any other person.**

Your access to NetTeller will be locked in the event your NetTeller ID or PIN is entered incorrectly on three (3) consecutive access attempts. NetTeller also utilizes a program to verify the user's identity. Your access to NetTeller will be blocked in the event your identity verification questions are answered incorrectly on three (3) consecutive attempts. If either of these occurs, please call Henry County Bank at 419-592-1430 to reestablish access.

Adding and Removing Accounts

If at any time you wish to add or remove an Account, you may notify us at 419-592-1430 or e-mail us at info@thehenrycountybank.com.

Transfers

Transfers may be made between Eligible Accounts. To schedule a transfer of funds between Eligible Accounts, you must provide the Eligible Accounts the transfer is to be made from and to and the amount to be transferred. Any attempted transfer which exceeds the available balance in the Eligible Account from which funds are to be transferred will not be made.

After you send the transfer instructions, you will receive a confirmation number. The confirmation number will help us resolve any questions you may have concerning a transfer.

Timing of Transfers

Transfers of available funds may be made any day at any time. You may cancel a NetTeller transfer on the same day it is set to transfer funds if canceled before the end of the online business day. The online business day ends at 6:00 p.m. EST. All other NetTeller transfers may be canceled at any time.

Reviewing Transfers

NetTeller automatically includes records of past transfers as part of your account activity that can be displayed online and will be included in your monthly account statement(s). You may also download up to ninety (90) days of account history, including transfers, to your PC.

Balance Inquiries

You may use NetTeller to check the balances and recent activity of your Accounts. Any balance shown by NetTeller will include a date as of which the balance is current. The balance shown by NetTeller may not be your actual available balance. It may include deposits still subject to verification by us. The balance shown may also differ from your records because it may not include deposits in progress, outstanding checks, other withdrawals, payments, charges, or items in process.

Statements

You may view your statements online via two options:

Option 1: The standard NetTeller comes with the ability to view your last three monthly statements. Check images are not available with these, and you will still receive a printed statement.

Option 2: You may enroll in eStatements. eStatements are available for you to view and download for 18 months, check images are included. By enrolling your account(s) in eStatements, you will no longer receive a printed statement. Standard service fees will apply for us to supply you with additional printed statements. Additionally, your PC must have a PDF viewer program installed, such as Adobe Reader.

ATM/Debit Card Management

If you have been issued a Henry County Bank ATM/debit card, you may change the status of your card through NetTeller. Statuses are:

- **Activate:** This option will be available if you have just received a new or replacement card from us.

- **Report Lost or Stolen:** This option will render the card unusable and cannot be reversed. Use this option only when fraud has been confirmed. You are responsible for contacting our Card Services at 419-599-9015 for further instruction.

Note: Our Mobile Banking service has an additional status available to temporarily suspend your card.

Electronic Mail Messages

NetTeller provides you with the ability to send electronic mail messages within the service to communicate confidential information to us. Please remember that messages sent through NetTeller may not be immediately received by us. If you need to contact us immediately, please see your "Rights and Liabilities".

Fees

NetTeller is available at no charge. This may be amended from time to time in accordance with the Terms. All other fees applicable to your Accounts remain in effect.

Equipment

We are not responsible for any loss, damage, or injury resulting from (a) an interruption in your electrical power or telephone service; (b) disconnection of your telephone service by your local telephone company or from deficiencies in your line quality; or (c) any defect or malfunction of your PC, modem, or telephone service. We are not responsible for any products or services relating to your PC, other than those specified herein. We also are not responsible for any damage to your PC, software, modem, telephone or other property resulting from the use of NetTeller, including any damage resulting from a virus.

Hours of Operation

NetTeller is available seven (7) days a week, 24 hours a day, except during maintenance periods or periods during which NetTeller is otherwise not operable.

Your Rights and Liabilities

Your rights and liabilities regarding losses that occur because your NetTeller ID or PIN is used without your permission, or with respect to errors, are outlined in the section titled "Electronic Funds Transfers" of the Terms received during account opening. To provide notice to us or have your questions answered directly, contact us by one of the following methods:

- Send electronic mail messages to us from within NetTeller
- E-mail us at info@thehenrycountybank.com

Limitations of Liability

Except as otherwise provided herein or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by NetTeller or your use of NetTeller, or arising in any way from the installation, use, or maintenance of third party software (i.e. Quicken, Microsoft Money, etc.).

Dormant

Your NetTeller will become dormant if not accessed for a period of six (6) months. At that time, all access will be denied. Please call Henry County Bank at 419-592-1430 to reactivate your account.

Termination

You may terminate your use of NetTeller at any time by:

- Calling The Henry County Bank at 419-592-1430
- Writing to us at 122 East Washington Street, P.O. Box 72, Napoleon, Ohio, 43545
- Sending electronic mail messages to us from within NetTeller Online Banking
- E-mailing us at info@thehenrycountybank.com

You must notify us at least ten (10) Business Days prior to the date on which you wish to have your enrollment in NetTeller terminated. We may require that your request be in writing.

We may terminate, at any time, your access to NetTeller, in whole or in part, for any reason without prior notice. Your access will be terminated automatically if all your accounts accessed through NetTeller are closed or if your NetTeller has been dormant for a period of three (3) months. Termination will not affect your liability or obligations for transfers we have processed on your behalf.