

Text Banking Terms and Conditions

PLEASE READ BEFORE AGREEING
Pay Special Attention to Highlighted Text

By enrolling in The Henry County Bank's *Text Banking Service* ("Text Banking"), you agree to the addition of the following to the Terms and Conditions for Online Banking, as well as the Terms and Conditions for Personal Accounts or Terms and Conditions for Business Accounts (in any 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

"Device" means a supportable mobile device including a cellular phone or other mobile device that is capable of receiving text messages.

"Text Banking" means the banking services accessible from the Device you have registered with us.

Text Banking

Text Banking allows you to access your Henry County Bank account balances and transaction history on your Device via text messaging.

In order to enroll in Text Banking, you must also be enrolled in the NetTeller Online Banking Service ("NetTeller"). Text Banking is offered as a convenience and supplemental service to NetTeller. It is not intended to replace access to NetTeller from your personal computer or other methods you use for managing your accounts and service(s) with us.

Equipment

You are responsible for updating your mobile phone number and wireless provider in the text mobile settings found within NetTeller if one or both have changed. Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.

We are not responsible for any loss, damage, or injury resulting from (a) an interruption in your service from your cell phone provider; (b) disconnection of your service by your provider or from deficiencies in your service quality; or (c) any defect or malfunction of your Device or service. We are not responsible for any products or services relating to your Device, other than those specified herein. We also are not responsible for any damage to your Device or other property resulting from the use of Text Banking, including any damage resulting from a virus.

Adding and Removing Accounts

If at any time you wish to add or remove an account, you may do so by accessing NetTeller and modifying your text mobile settings. Only accounts visible on NetTeller can be added or removed from Text Banking.

Balance Inquiries

Text Banking will send you the available balance on record as of the time your request was received. The balance shown by Text Banking 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.

Reviewing Transaction History

Text Banking will provide you with the most recent four (4) transactions on any account you have registered with Text Banking.

Fees

Text Banking 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.

Dormant

Your NetTeller, and therefore Text Banking, will become dormant if not accessed through either service 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 Text Banking at any time by:

- Disabling the service in the text mobile settings found within NetTeller
- Sending a message to us from within NetTeller
- E-mailing us at info@thehenrycountybank.com
- Calling Henry County Bank at 419-592-1430
- Writing to us at 122 East Washington Street, P.O. Box 72, Napoleon, Ohio, 43545

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

We may terminate, at any time, your access to NetTeller, and therefore Text Banking, 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.

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 Text Banking or your use of Text Banking.