

Mobile Banking Terms and Conditions

PLEASE READ BEFORE AGREEING

Pay Special Attention to Highlighted Text

By enrolling in Henry County Bank's *Mobile Banking Service* ("*Mobile Banking*"), you agree to the addition of the following to the Terms and Conditions for Online Banking and Bill Pay (if applicable), 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 web-enabled and allows secure SSL traffic.

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

Mobile Banking

Mobile Banking allows you to access your Henry County Bank accounts to view balances, transaction history, and check images, transfer funds to your other Henry County Bank accounts, make bill payments if enrolled in Bill Pay, deposit checks via your camera-enabled device if enrolled in Remote Deposit Capture, and manage your ATM/debit card status using:

- A specified App downloaded on your device, or
- A specified website accessed from your mobile browser. Not all features available in mobile browser.

In order to enroll in Mobile Banking, you must also be enrolled in the NetTeller Online Banking Service ("*NetTeller*").

Mobile 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 maintaining a device that is capable of receiving text messages even if that device will not be used to access Mobile Banking. 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 Mobile Banking, including any damage resulting from a virus.

Your Logon ID and PIN

You will use the same NetTeller ID and Personal Identification Number ("*PIN*") that you use for NetTeller service to access Mobile Banking.

Your access to NetTeller, and therefore Mobile Banking, will be locked in the event your NetTeller ID or PIN is entered incorrectly on three (3) consecutive access attempts. NetTeller/Mobile Banking also utilizes a program to verify the user's identity. Your access to NetTeller/Mobile Banking 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 The Henry County Bank at 419-592-1430 to reestablish access.

You will have two additional login features available that allow you to login quicker. Available features depend on the device and model.

Remember Me: Enabling Remember Me allows you the option to save your NetTeller ID in the mobile app. The ID may be visible to other users on your device; however, your password is never saved.

Touch ID: Enabling Touch ID allows you to gain access to Mobile Banking using any fingerprint already registered with Touch ID on your Device. Careful consideration should be made if you have other individuals' fingerprints registered on your device.

Adding and Removing Accounts

If at any time you wish to add or remove accounts from viewing on your device, you may do so through the App or by accessing NetTeller and modifying your mobile settings. Only accounts visible on NetTeller can be added or removed from Mobile Banking.

Alerts

Alert messages you established in NetTeller can be viewed in the mobile app. You may also set these Alerts to be sent to you via text message to the contact information established in the mobile settings within NetTeller. You are responsible for updating your mobile phone number and wireless provider if one or both have changed.

Transfers

Transfers may be made between the same eligible accounts linked to NetTeller per the Online Banking Terms and Conditions. All transfer cancellations must be performed through the NetTeller.

Bill Payments (Requires enrollment in the Bill Pay Service.)

You may establish, change, and delete bill payments via your mobile device. You may also establish new payees, make changes to existing payees, and delete payees.

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 HCB Mobile. Statuses are:

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

Suspend: You may temporarily render your card unusable. Use this option if you believe you have misplaced your card. Once you locate the card, you may return to this option to activate your card again. If you are unable to locate your card, contact our Card Services at 419-599-9015 for further instruction.

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.

Fees

Mobile 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 Mobile 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 the use of Mobile Banking at any time by:

- Disabling the service in the 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, OH 43545

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

We may terminate, at any time, your access to NetTeller, and therefore Mobile 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. Termination will not affect your liability or obligations for transfers we have processed on your behalf.

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 Mobile Banking or your use of Mobile Banking.