

The following provisions provide important disclosures that apply to your election to receive electronic records.

DEFINITIONS: In the provisions hereof, the terms “you” and “your” refer to the consumer, and the terms “we” and “us” refer to the financial institution (Warsaw Federal Savings & Loan Association). Also, the use of “you” and “your” shall be construed in the singular and plural, as the text requires.

SCOPE AND DURATION: You have elected to receive all available disclosures, notices and other records (“records”) related to our Online Banking, Mobile App, External Transfer, Bill Pay and Pop Money services from us in electronic form, until such time the events described in Changing Your E-Mail Address or Withdrawal Of Consent provisions occur.

SYSTEM REQUIREMENTS: Below are the necessary hardware and software requirements you must have in order to receive and retrieve records electronically. We will notify you of any change in the hardware or software requirements needed for access to or retention of electronic records.

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software.

- A personal computer or other device which is capable of accessing the Internet. If you are applying online, your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer 6.0 (available for downloading: <http://www.microsoft.com/windows/ie/dpwnloads/default.asp>) and your system or device must have 128-bit SSL encryption software. If you are applying online, your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

CONFIRMATION: By electing to have your records provided to you in an electronic form, you agree to confirm your ability to receive these records electronically by following any procedures specified by us, from time to time. When we notify you of any system changes, you must reconfirm your consent according to the instructions provided at the time or withdraw your consent.

REQUESTING PAPER COPIES: You may request paper copies of your records by contacting Warsaw Federal by phone at (513) 244-6900. A fee of \$5.00 for each record requested may apply.

CHANGING YOUR E-MAIL ADDRESS: If you change your e-mail address or other contact information, you must provide us with your new e-mail address or contact Warsaw Federal . The change will not be effective until we receive it and have had a reasonable opportunity to act upon it. If you fail to provide us with this information and electronic records are returned undelivered, we may deliver account records and information to you in paper form.

WITHDRAWAL OF CONSENT: Any authorized signer, for the account(s) listed on this Consent Agreement, has the right to withdraw at any time the consent to have records provided in electronic form by calling Warsaw Federal at (513) 244-6900. Your consent withdrawal will not be effective until we receive it and have had a reasonable opportunity to act upon it.

ACKNOWLEDGMENT: By accepting this Consent Agreement, you acknowledge that you have read and understood the above provisions, and request and authorize us to provide you with records indicated above in an electronic form.

1. Coverage. This Agreement applies to your use of Online Banking (“Internet Banking”), which permits you to access your accounts with Warsaw Federal Savings and Loan Association via the Internet for various banking services. This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms “you” and “your” refer to each owner of an account accessible by Online Banking, and the terms “us,” “we,” and “our” refer to Warsaw Federal Savings and Loan Association.

2. Enrollment. Access to Internet Banking can be provided in one of two ways

- **Online:** You may enroll for Online Banking via .net to access your Warsaw Federal accounts. During this process you will assign your access ID and password. Once you have completed the online enrollment process you will have access to your accounts and services offered by us.
- **In person:** You may also complete the same online enrollment process for online banking in the branch during the new account opening process. All information is kept strictly confidential and is not released to non-related third parties except as permitted by law. Please refer to our Privacy Statement for more information.

3. Your Responsibility. You are responsible for selecting all software, hardware and your Internet service provider and for any defect, malfunction or interruption in service or security due to hardware or software failure or your choice of an Internet service provider.

4. Password. Your Password has the same effect as your signature authorizing transactions. You agree to keep your Password safe, and not to disclose or make your Password available to anyone other than authorized users of your accounts. Be advised that anyone to whom you disclose your Password and anyone who has access to your Password will have full access and presumed authority to the services you can perform with online banking, including full access to your accounts. We have no ability to limit any such person’s authority. If anyone uses your Password, you will be responsible for any transactions performed by that person.

5. Security. We use a system of firewalls that serve as an immune system to protect our information applications from unauthorized intruders. Our computer operations specialists monitor this system for any indications of a breach. Additionally, we use and require you to use a browser that supports 128-bit encryption. And, we use an automatic “time out” system that will automatically log you off if, after 20 minutes of inactivity,

you have not logged yourself off. As an added protection, we use a multi-layer authentication process. This process verifies your identity when you login from your registered computer or presents one of your selected challenge questions when you login from an unregistered computer and lets you know that you are in a WARSAW FEDERAL SAVINGS AND LOAN ASSOCIATION internet banking site.

Customer liability. If you do not see the Green Secure URL address when you access the Online Banking site from your registered computer or one of your challenge questions does not appear when you log-in from an unregistered computer, DO NOT ENTER YOUR PASSWORD, disconnect from the site immediately, or call us (see Section 9. Loss of Password or Event of Unauthorized Transfer). Tell us at once if you believe your Password has been lost, stolen or otherwise become available to an unauthorized person; or, if your statement shows transfers that you did not make. An immediate telephone call to us is the best way to reduce any possible losses. You could lose money in your accounts, including any credit line, if available. If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500. Also, if your paper or e-mail/electronic periodic statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the statement was mailed or e-mailed to you, you may not get back any money you lost through transactions made after the 60 day time period 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 hospital stay) kept you from contacting us, we will extend the time periods.

6. Loss of Password or Event of Unauthorized Transfer. If you believe your Password has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, or if one of your challenge questions failed to appear: call our Main Office Branch at (513) 244-6900 Monday through Friday 9 am to 5 pm, and Saturday 9 am to 12 pm: or write Warsaw Federal Savings and Loan Association. 3533 Warsaw Avenue, Cincinnati OH 45205

7. Using Online Banking, you can:

- view account information
- internal and external transfer funds between your Qualified Accounts
- schedule a recurring or future transfer between your Qualified Accounts
- make payments out of your Qualified Accounts to your Warsaw Federal Savings and Loan Association loan accounts
- schedule monthly payments out of your Qualified Accounts to your Warsaw Federal Savings and Loan Association loan accounts
- request a Stop payment on an unpaid check

The term "Qualified Accounts" means any of your Warsaw Federal checking accounts or statement savings accounts. Subject to available funds, you may transfer funds through Online Banking in any amount.

8. Processing Your Funds Transfer. We will process a funds transfer on the same day as your instructions if we receive your instructions before our Internet Banking cut-off hour of 9:00 p.m. EST (the "Cut-Off Hour"). If we receive your instruction after the *Cut-Off Hour* of that day, we will process the transaction no later than the *Cut-Off Hour* of the next day. If you schedule a funds transfer for a future date, we will process the transaction on that date. If you schedule a recurring funds transfer and the payment date does not exist in a month, the payment will be processed on the last day of that month or the business day previous to the scheduled date.

9. Canceling funds Transfers. You may cancel or change a scheduled funds transfer by selecting and accurately completing the appropriate fields from the payment menu. Any instruction to cancel or change a funds transfer must be made by the *Cut-Off Hour* of the day prior to the date the transaction is to be processed. If you do not accurately complete the appropriate instructions prior to that time, the transaction will be processed. You should cancel all scheduled transfers before you discontinue using the Internet banking program.

10. Overdrafts. When you schedule a funds transfer using online banking, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your funds transfer from your account on the date we process your instruction. Each instruction to us to withdraw or transfer from an account is an order to us to pay from that account at that time or on a later date, if any, indicated in the instruction. We may charge these payments against your account even though the charge creates an overdraft, or we may refuse to make these payments if the charge would create an overdraft in your account. If your account becomes overdrawn, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft line of credit, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

11. Limitations on Transfers. Under federal regulations, you may make no more than six preauthorized electronic funds transfers and telephone transfers, including online banking transactions, checks and point-of-sale transactions per month from your savings or money market deposit account. Of these six transactions, you are limited to no more than three transactions per month by check, draft, debit card or similar order (internet) to third parties. Each funds transfer through online banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month. However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.

12. Fees. There is no charge to use Online Banking or to make internal transfers between your Warsaw Federal accounts.

13. Periodic Statements. Your Online Banking account activity will appear on your periodic account statement.

14. External ACH Transfers: (Refer to Account to Account External Transfer Section) If applicable

15. Our Liability for Failure to Make Transfers. If you have given us all of the proper and timely instructions and have properly completed all fields required to process a transfer, and we do not complete that transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions, including but not limited to, the following:

We will not be liable to you if,

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- The transfer would go over the credit limit on your overdraft line.
- Circumstances beyond our control (such as communications, electronic or computer system failure, fire or flood) prevent the transfer or use of Online Banking, despite reasonable precautions that we have taken.
- You have not properly followed the instructions for using Online Banking.
- Your operating system is not properly installed or functioning properly.
- The failure resulted from any malfunctions of your browser, Internet service provider or computer, computer virus or other problems relating to the computer equipment you use with Online Banking, including, without limitation, your inability to access Online Banking or any part of Online Banking.
- The failure was the result of inaccessibility to Online Banking due to Online Banking system failure.
- A legal order directs us to prohibit withdrawals from the account.
- Your account is closed, or if it has been frozen.
- You, or anyone authorized by you, commits any fraud or violates any law or regulation.

Notwithstanding any other provision in this agreement, unless otherwise prohibited by law, our sole responsibility for an error by us or third party provider in transferring funds will be to correct the error, but in no case will we be liable for any indirect, special, incidental or consequential damages in connection with or in any way related to Online Banking.

Rights and Procedures to Stop Payments. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment, call us during business hours (Monday- Friday, 9:00am-5:00pm EST; Saturday, 9:00am-12:00pm EST; Closed on Sunday; at 513-244-6900

or write to:

Warsaw Federal Savings and Loan Association
3533 Warsaw Avenue
Cincinnati, OH 45205

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: Your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

Notice of Varying Amounts. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten (10) days prior to the payment date of the amount to be deducted. You may choose instead to get his notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Account Information Disclosure. See our current <http://www.warsawfederal.com/privacy>

16. Termination. We may modify, suspend or terminate your privilege of using Online Banking and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate Online Banking, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Any one person who can use the account accessible with Online Banking may terminate Online Banking. Termination shall not affect the rights and obligations of the parties for transactions made with Online Banking before we have had a reasonable time to respond to your termination request. Your termination of Online Banking will NOT automatically terminate any pending transfers and payments; you should cancel these items prior to terminating usage of Online Banking.

17. Third Parties. You understand that support and services relating to Online Banking are provided by third parties other than us and you authorize us to contract with third parties to provide such support and services.

18. Amendment. We may amend this Agreement at any time. Notice will be sent to you at your current address as stated in our files. Amendments will be effective upon the date indicated in the notice.

19. Limitation on our liability. UNLESS OTHERWISE REQUIRED BY LAW, WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM THE

USE OF THE SERVICES DESCRIBED IN THIS DISCLOSURE STATEMENT AND THE SERVICE AGREEMENT, INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM THE USE OF THE SOFTWARE OR THE EQUIPMENT YOU USE TO ACCESS THE SERVICE INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES BECAUSE OF A FAILURE OR DELAY IN THE DELIVERY OR PROCESSING OF ANY PAYMENT INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL ALSO NOT BE RESPONSIBLE FOR ANY TRANSFER OF FUNDS THE PRIMARY PURPOSE OF WHICH IS THE PURCHASE OR SALE OF SECURITIES OR COMMODITIES REGULATED BY THE SECURITIES AND EXCHANGE COMMISSION OR THE COMMODITY FUTURES TRADING COMMISSION.

20. Our Business Customers. If you are not using the Service primarily for personal, family or household purposes, sections 6, 15 and 16 of this agreement, as well as, the "In Case of Errors" page do not apply to you. In addition, you agree that you are responsible for all payments and transfers made using your Password even if you claim you never requested or received a Password or if the person using your Password was not authorized by you to do so. Also, you agree that you are responsible for any consequences if you or anyone using your Password fails to terminate transmission when your pre-selected private image and pass phrase or challenge questions do not appear.

21. Severability. If any provision of this Agreement is held invalid, illegal, void or unenforceable by any rule or law, administrative order or judicial decision, all other provisions of the Agreement shall remain in full force.

22. Governing law. This agreement is governed by and shall be construed in accordance with the State laws of Ohio and Wisconsin and applicable federal law.

23. Business Days. Our business days are Monday through Friday, excluding Saturdays, Sundays and Federal holidays, even if we, or any of our branches, are open all or part of such days.

24. General. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail with respect to Online Banking activities.

In Case of Errors or Questions about Your Internet Banking Transfers

Telephone us: 513-244-6900 Main Office Branch

Contact Days and Hours: Monday through Friday 9:00 am to 5:00 pm EST
Saturday 9:00 am to 12:00 pm EST; Closed Sunday

Write us: Attention: Customer Relationship Center
Warsaw Federal Savings and Loan Association
3533 Warsaw Avenue, Cincinnati, OH 45205

Business Days: Monday through Friday, excluding federal holidays.

Contact us as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
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.

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.

We will tell you the results of our investigation within 3 business days after completing that 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.