

**ELECTRONIC FUND TRANSFER SERVICE AGREEMENT AND DISCLOSURE
YOUR RIGHTS AND RESPONSIBILITIES**

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY FEDERAL STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT, REGULATION E AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR ATM CARD, VISA DEBIT CARD AND OUR PERSONAL COMPUTER ACCOUNT ACCESS SYSTEM ("ONLINE BANKING"), EACH WITH THEIR PERSONAL IDENTIFICATION NUMBERS (PINS) AND/OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

Throughout this Agreement and Disclosure, the reference to "We," "Us," "Our" and "Bank" mean Jonah Bank of Wyoming. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in this Agreement and Disclosure. The word "Card" means any ATM Card or VISA Debit Card issued to You by Us and any duplicates or renewals We may issue. Our Personal Computer Account Access System is hereinafter referred to as "Online Banking". "E-Check" means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

AGREEMENT

ATM CARD, VISA DEBIT CARD, ONLINE BANKING AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic Fund Transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) any check which You authorized the payee to process electronically; (c) Our On-Line Banking Personal Computer Account Access System. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Our On-Line Banking Personal Computer Account Access System, E-Check or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account Access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account Access device; (b) that We may follow all instructions given to Machines; and (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purposes of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) upon receipt of Your Card You are required to sign Your name on the signature panel on the back of the card. You are responsible for the proper control and use of the Your Card and PIN. Each withdrawal by You, or anyone else to whom you give Your PIN or to whom You allow access to Your Account will be charged to Your Checking or Savings Account and will be treated as though it were a withdrawal except that: (1) We cannot honor stop payment requests on ATM and POS withdrawals. We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your Checking or Savings Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS (PINS) AND/OR ACCESS CODES. We will issue to You separate Personal Identification Numbers (PINs) and/or Access Codes to be used in conjunction with Your ATM Card, Visa Debit Card, and Online Banking Transactions. Any Codes issued to You are confidential and should not be disclosed to third parties or recorded on, or with the Card. You are responsible for safekeeping Your access Codes. You agree not to disclose or otherwise make Your access Codes available to anyone not authorized to sign on Your Accounts. If You authorize anyone to use Your Access Code that authority shall continue until You specifically revoke such authority by notifying the Bank. If You fail to maintain the security of these Access Codes and the Bank suffers a loss, We may terminate Your ATM Card, Visa Debit Card and Online Banking Transaction services immediately. Your use of Your PIN or Access Code is Your authorization to Us to withdraw fund from Your Checking or Savings Account to cover such transactions.

JOINT ACCOUNTS. If any of Your Accounts accessed under this Agreement are joint Accounts, all joint owners including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all ATM transactions from any Savings and Checking Accounts as provided in this Agreement. Each joint Account owner, without the consent of any other Account owner, may make any transactions permitted under this Agreement. Each joint Account owner is authorized to act for the other Account owner, and the Bank may accept orders and instructions regarding any ATM transaction on any Account for any joint Account owner.

Any person honoring Your Visa Debit Card may be required to obtain approval or authorization for any transaction over a certain dollar amount. The balance available for authorizing transactions with Your Visa Debit Card is the lesser of Your available Account balance or daily dollar limitations.

OWNERSHIP. Your Card or any Account Access device will remain Our property and may be terminated or its use restricted by Us at any time without notice. You agree to surrender it and to discontinue its use immediately upon Our request.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

DELAYED FUND AVAILABILITY NOTICE. Subject to Our Fund Availability Policy, deposits made at Jonah Bank of Wyoming locations may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposits posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

SAFETY PRECAUTIONS REGARDING THE USE OF AUTOMATED TELLER MACHINES: The following information is a list of safety precautions regarding the use of Automated Teller Machines:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM is used after dark.
- If another person is uncomfortably close to You at the time

of Your transaction, ask the person to step back before You complete Your transaction.

- Refrain from displaying Your cash at the ATM.
- As soon as Your transaction is completed, place Your money in Your purse or wallet. Count the cash later in the safety of Your car or home.

ADVISORY AGAINST ILLEGAL USE. You agree not to use Our Card(s) for illegal gambling or other illegal purposes. Display of a payment Card logo, for example, by at an online merchant does not necessarily mean that the transactions are lawful in all jurisdictions in which the Cardholder may be located.

Card Fees: We do not currently charge an initial fee for the ATM or Visa Debit Card but reserve the right to initiate a charge upon proper notification of the account holder.

- (a) For ATM or Visa Debit, a Card replacement fee of \$5.00 will be charged
- (b) For ATM or Visa Debit, a rush Card replacement fee of \$25.00 will be charged
- (c) For ATM or Visa Debit, a rush PIN replacement fee of \$25.00 will be charged

ADDITIONAL LIMIT ON LIABILITY FOR VISA DEBIT CARD. VISA offers a Zero Liability policy if You report the loss or theft of Your Card within two (2) business days. Unless You have been grossly negligent or have engaged in fraud, You will not be liable for any unauthorized transactions using Your lost or stolen Visa Debit Card. This additional limit on liability does not apply to transactions using your personal identification number which are not processed by Visa, or to commercial Cards. Visa is a registered trademark of Visa International Service Association.

IMPORTANT INFORMATION REGARDING YOUR VISA-BRANDED DEBIT CARD. You may use Your Visa-branded Debit Card on PIN-Debit Network (a non-Visa network) without using a PIN. This feature is known as **non-Visa Debit Transaction** processing.

The non-Visa Debit network for which such transactions are enabled are:
ACCEL/Exchange Network

Examples of Cardholder actions that may be required to initiate a Visa transaction on Visa Debit Cards are as follows: (a) signing a receipt; (b) providing a Card number over the phone or via the Internet, (c) swiping the Card through a point-of-sale terminal.

In order to avoid confusion and to be able to make clear choices regarding Your payment options, the distinction between Visa debit transactions and non-Visa debit transactions are as follows:

To initiate a Visa debit transaction at the point of sale, the Cardholder signs a receipt, provides a Card number (e.g., in e-commerce or mail/telephone order environments) or swipes the Card through a point-of-sale terminal.

To initiate a non-Visa debit transaction, the Cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

This distinction is important because Visa transactions typically include inherent consumer benefits that may not be provided for non-Visa transactions. For example, Cardholders may receive certain protections (e.g., zero liability or streamlined dispute resolution) or rewards from issuers only for their Visa transactions.

It is important for the Cardholder to be able to distinguish between a Visa debit transaction and a non-Visa debit transaction that is routed outside of the Visa Network and that may not carry the same benefits as a Visa transaction. Cardholders who are unaware of this distinction may not receive all of the security, enhancements, and rewards they expect.

A PIN-Debit network is generally defined by Visa Rules as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

You may change Your Personal Identification Numbers (PIN's) or Access Codes at any time. We may be liable for certain security breaches to the extent required by law and regulations. We do not assume any other liability or otherwise guarantee the security of information in transit to or from Our facilities.

Please note that We reserve the right to: monitor and/or record all communications and activity related to the On-Line Banking Services and require verification of all requested transfers in the manner We deem appropriate before making the transfer (which may include written verification by You).

You agree that Our records will be final and conclusive as to all questions concerning whether or not Your PIN or Access Code was used in connection with a particular transactions.

If any unauthorized use of Your PIN or Access Code occurs You agree to: Cooperate with Us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator and provide reasonable assistance requested by Us in recovering any unauthorized transfers of funds.

TERMINATION

You may request termination of these services in writing.

CHANGE IN TERMS

We may change the terms and charges for the service shown in this Agreement and may amend this Agreement from time to time upon proper notice to You.

GOVERNING LAW

This Agreement is controlled and governed by the laws of the State of Wyoming except to the extent, that such laws are inconsistent with controlling federal law.

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 a copy of this notice for future reference.

DISCLOSURES

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

ELECTRONIC FUND TRANSFERS INITIATED BY THIRD PARTIES.

You may authorize a third party to initiate electronic fund transfers between your Account and the third party's Account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearinghouse (ACH) or other payment network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your Account number and financial institution information. This information can typically be found on your check. Thus, you should only provide your financial institution and Account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

PREAUTHORIZED CREDITS. You may make arrangements for certain direct deposit to be accepted into your Checking and/or Savings Account(s).

PREAUTHORIZED PAYMENTS. You may make arrangements to pay certain recurring bills from your Checking and/or Savings Account(s).

ATM CARD TRANSACTIONS. You may use Your Card and PIN in any of our Network of ATMs and such other machines or facilities as We may designate. At the present time, You may use Your Card and Your PIN to:

- (a) Withdrawals at designated locations from Your Savings or Checking Account of \$506.00 per day, provided You have enough available funds in Your Account
- (b) Obtain Account balance
- (c) Transfer of fund between Savings and Checking
- (d) Make deposits to Your Savings or Checking Account at designated Bank locations.

VISA DEBIT CARD POINT-OF-SALE TRANSACTIONS. You may use Your Card and PIN in any of Our network of ATM's and such other machines or facilities as We may designate. You may also use Your Card to purchase goods ("POS") in person, by phone, by computer, pay for services in person, by phone, by computer, get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that You can do with a credit Card (that a participating merchant will accept with a credit Card). At the present time, You may use Your Card and Your PIN to:

- (a) Withdrawals at designated locations from Your Savings or Checking Account of \$506.00 per day, provided You have enough available funds in Your Account
- (b) Obtain Account balance
- (c) Transfer of fund between Savings and Checking
- (d) Make deposits to Your Savings or Checking Account at designated Bank locations.
- (e) Retail purchases at Visa merchants.

POINT-OF-SALE TRANSACTION – DOLLAR LIMITATIONS. You may not exceed more than \$2500.00 in transactions per day. This includes outstanding preauthorized debits.

ONLINE BANKING TRANSACTIONS. You may use Our Online Banking system in conjunction with Your PIN and/or Access Code via a personal computer to make the following types of transactions on designated Accounts.

- (a) Transfer funds between Savings and Checking
- (b) Make payments from Checking or Savings to Loan Accounts
- (c) Make advances from Loan Accounts to Checking or Savings Accounts
- (d) Obtain Account balance and transaction history
- (e) Make payments from Checking Accounts to third parties

ELECTRONIC CHECK (E-CHECK) CONVERSION.

You may authorize a merchant or other payee to make a one-time electronic payment from Your Checking Account using information from your check to:

- Pay for purchases or
- Pay bills

CURRENCY CONVERSION: Purchases and cash advances made in currencies other than U.S. Dollars will be converted to U.S. Dollars under regulations established by Visa International and may include a margin and or fees charged directly by Visa International. Conversion to U.S. Dollars may occur on a date other than the date of the transaction; therefore, the conversion rate may be different from the rate in effect at the time of the transaction. You agree to pay the converted amount.

FEES

We do not charge for direct deposits to any type of Account.

We do not charge for preauthorized payments from any type of Account. Except as indicated below:

Savings Accounts: An excessive debit fee of \$2.00 will be charged for each item that exceeds six (6) per statement cycle.

Money Market: An excessive debit fee of \$5.00 will be charged for each item that exceeds six (6) per statement cycle.

ELECTRONIC RETURNED CHECK CHARGE. Some merchants or service providers will initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient fund.

ATM OPERATOR/NETWORK FEES. When you use an ATM not owned by us, You may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

MINIMUM ACCOUNT BALANCE: We do not require You to maintain a minimum balance in any Account as a condition of using an access device (Card or Code) to accomplish a transfer.

CONFIDENTIALITY

We will disclose information to third parties about Your Account or the transfers You make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and condition of Your Account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) As explained in the separate Privacy Disclosure.

DOCUMENTATION

TERMINAL TRANSFERS. You can get a receipt at the time You make any transfer to or from Your Account using one of our automated teller machines or point-of-sale terminals.

PREAUTHORIZED CREDITS: If You have arranged to have direct deposits made to Your Account at least once every sixty days (60) from the same person or company, You can call us at the telephone number listed at the end of this agreement/disclosure to find out whether or not the deposit has been made.

PERIODIC STATEMENTS. You will receive a monthly Account statement from Us for Your Checking and/or Savings Accounts.

DOCUMENTATION AS EVIDENCE. Any documentation provided to you which indicates that an electronic fund transfer was made to another person shall be admissible as evidence of the transfer and shall constitute prima facie proof that the transfer was made.

PREAUTHORIZED PAYMENTS

RIGHT TO STOP PAYMENTS AND PROCEDURE FOR DOING SO. If you have told Us in advance to make a regular payment out of Your Account, you can stop any of these payments. Here is how:

Call or write to Us at the telephone number or address listed at the end of this agreement/disclosure, in time for Us to receive Your request three (3) business days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing and get it to us within fourteen (14) days after You call.

(Please refer to Our separate Schedule of Fees and Charges for the amount we will charge You for each stop-payment You give.)

NOTICE OF VARYING AMOUNTS. If these regular payments may vary in amount, the person You are going to pay will tell You, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this 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).

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER. If You order Us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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:

- If through no fault of Ours, You do not have enough money in Your Account to make the transfer.
- If the transfer would go over the limit on your overdraft line.
- If the automated teller machine where You are making the transfer does not have enough cash.
- If the terminal or system was not working properly and You knew about the breakdown when You started the transfer.
- If circumstances beyond Our control (such as fire or flood) prevent the transfer, despite the reasonable precautions We have taken.
- If the funds are subject to legal process or other encumbrance restricting such transfer.
- If You use the wrong PIN, or you used an ATM/POS (point-of-sale) in an incorrect manner.
- If Your Card has been revoked due to excessive insufficient fund transactions, notice from You of suspected fraud, or other such circumstances
- Your Card is retrieved or retained by an ATM.
- Your Card or PIN has been reported lost or stolen and We have blocked the Account.
- There may be other exceptions stated in our agreement with You.

UNAUTHORIZED TRANSFER CONSUMER LIABILITY

- (a) **Generally.** Tell us AT ONCE if you believe Your Card and/or Code has been lost, stolen, used without Your permission, or if You believe that an electronic fund transfer has been made without Your permissions using information from Your check. 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 two (2) business days, You can lose no more than \$50.00 if someone used your Card and/or Code without your permission, or if You believe that an electronic fund transfer has been made without Your permission using information from Your check. If You do not tell us within two business days after You learn of the loss or theft of Your Card and/or Code, and We can prove We could have stopped someone from using Your Card and/or Code without Your permission if You had told Us, You could lose as much as \$500.00.

Additionally, if Your statement shows transfers that You did not make, including those made by Card and/or Code or other means, You will tell Us at once. If You fail to tell Us within sixty (60) days after We mail You the first statement on which the transfer appears, You may not get back any money you lost after the sixty (60) days if We can prove We could have stopped someone for taking Your money if You had given Us notice 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 period.

A PIN-Debit Network is generally defined by Visa Rules as a NON-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a Card program.

(b) CONTACT IN EVENT OF UNAUTHORIZED

TRANSFER. If You think Your Card and/or Code has been lost, stolen, or that someone has transferred or may transfer money from Your Account without Your permission, for example, by using the information from your check, call or write Us at the telephone number or address listed at the end of this agreement/disclosure.

BUSINESS DAYS

Every day is a business day except Saturdays, Sundays and holidays.

TERMINAL TRANSFER

Transfers made by terminal may be executed immediately. This means that a cash withdrawal or other debit transaction is immediately deducted from your account (there is no float). Additionally, You may have no effective ability to stop a payment made by terminal transfer.

ERROR RESOLUTION NOTICE

In case of errors or questions about Your electronic transfers, call or write us at the telephone number or address listed at the end of the agreement/disclosure 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 sixty (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 ten (10) business days.

We will determine whether an error occurred within 10 business days (5 business days for Debit Card point-of-sale transactions and 20 business days if the transfer involved a new Account) after we hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 days (90 days if the transfer involved a new Account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate Your complaint or question. If we decide to do this, We will credit Your Account within 10 business days (20 business days if the transfer involved a new Account) for the amount You think is in error, so that You 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 are not required to give you provisional credit. Your Account is considered a new Account for the first 30 days after the first deposit is made.

We will tell You the results within three (3) business days after completing Our investigation. If We decide that there was no error, We will send You a written explanation. You may inspect or ask for copies of the documents that We used in Our investigation. If no error occurred and Jonah Bank debits any provisional credit that was given, We will notify You of the date and amount that was debited and We will honor checks, drafts or similar instruments to third parties, without charge to You as a result of an overdraft for five (5) business days after the notification. The Bank will honor only items that it would have paid if the provisionally credited funds had not been debited.

WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PIN, ACCESS CODES, OR UNAUTHORIZED TRANSFERS VIA E-MAIL

JONAH BANK OF WYOMING

3730 E. 2ND ST

CASPER, WY. 82609

Telephone: 307-266-5662 Toll Free: 866-504-5111

LOST OR STOLEN CARD: Please call the number above during business hours and for afterhours assistance call 1-800-554-8969

HOURS

Lobby: Monday-Friday 8:00 am – 5:00 pm

Drive-Up: Monday -Friday 8:00 am – 5:30 pm

