

INTERNET BANKING AND BILL PAYMENT

USER'S AGREEMENT

Central Savings Bank hereby publishes the following terms and conditions for the use of Internet Banking and Bill Payment services. Central Savings Bank reserves the right to modify these terms and conditions at any time, effective upon publication. The use of Internet Banking or Bill Payment services constitutes agreement to these terms and conditions and modification thereof.

GENERAL USE AGREEMENT

1. User represents and warrants that they are at least 18 years of age.
2. User agrees to comply with the requirements of any help screens, instructions, online documentation, or other on-line user terms and conditions, as modified from time to time.
3. User agrees that anyone with an ownership interest in your accounts, including joint accounts, may access those accounts, unless we are instructed to the contrary in writing.
4. Central Savings Bank reserved the right to monitor and review transmissions online and in storage, and to remove or reject any materials which Central Savings Bank, at its sole discretion, believes may be unlawful or objectionable, without prior notice to User.
5. Transmission of confidential business and sensitive personal information is at User's sole risk.

HARDWARE AND SOFTWARE REQUIREMENTS

To participate in our consumer internet banking product and to access, view and retain electronic communications you must use a device (PC, MAC or device) capable of running the most current two version of any of the below:

<i>Browser</i>	<i>Microsoft Window 11</i>	<i>Google® Android®</i>	<i>Apple® macOS®</i>	<i>Apple iOS</i>
Apple Safari ®	N/A	N/A	Yes	Yes
Google Chrome™	Yes	YES	Yes	Yes
Microsoft Edge	Yes	N/A	N/A	N/A
Mozilla® Firefox®	Yes	N/A	N/A	N/A

NOTES:

1. Cookies and JavaScript must be enabled.
2. Requirements are subject to change and will be updated regularly.
3. For maximum security, always use the latest version of a browser. Beta versions of browsers and operating systems are not recommended or supported. Additionally, if a browser or operating system is no longer supported by the vendor, it is not supported.
4. Other browsers and operating systems may be used; however, they are not supported and some features may not function.

CODES

Central Savings Bank recommends that you follow some general safety guidelines to protect your User ID and password.

1. Do not walk away from your computer while still logged into Internet Banking or Bill Payment.
2. Memorize your codes.
3. Do not share your codes with anyone, even if they identify themselves as a Central Savings Bank employee. Under no circumstances does Central Savings Bank need your password.

4. Choose codes that are not easy to guess.
5. NOTIFY US IMMEDIATELY IF YOU BELIEVE YOUR CODES HAVE BEEN LOST OR STOLEN.

TYPES OF TRANSFER AND CHARGES

User may perform the following transaction by using the Internet Banking or Bill Payment service.

1. Get balance and transaction history on deposit accounts.
2. Get balance and transaction history on loan accounts.
3. Transfer funds from checking to checking
4. Transfer funds from checking to savings
5. Transfer funds from savings to checking
6. Transfer funds from savings to savings
7. Make payments from checking to loan account(s) with us.
8. Make payments from savings to loan account(s) with us.
9. Make payments from checking to third parties with Bill Payment.

-There is a fee of \$5.95 per month for Bill Payment services.

BUSINESS HOURS

Business days are Monday through Friday 8:00 a.m.-5:00 p.m., except federal banking holidays. There is also a business day "cut off" time for Internet Banking and Bill Payment of 8:00 p.m. EST. Transactions made after that time (or any time on the weekend or holiday) are processed on the next business day.

DOCUMENTATION

All transactions performed with Internet Banking or Bill Payment services will be listed on your deposit statement. You will receive a monthly statement for your checking or money market account and at least a quarterly statement for your savings account(s).

PREAUTHORIZED PAYMENTS

If you have told us in advance to make regular payment out of your account, you can stop any of these payments. Here is how:

1. Cancel all outstanding transfer orders you have scheduled through Internet Banking or Bill Payment services.
2. Notify us in time for us to receive your request 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 14 days after you call. There may be a separate fee for each stop payment order you give.

If you order us to stop one of these payments 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.

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the service, your equipment, the software, or any communications link is not working properly and you know or have been advised by us, about the malfunction before you attempted to execute the transaction or, in the case of a automatic or recurring transaction, at the time the transaction should have occurred.
4. If you have not provided the service with the correct name, address or account information for Bill Payment payee's.
5. If a payee mishandles, delays posting or refuses a payment.
6. If the transfer or hold is restricted by legal process or holds.

7. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
8. If your service has been terminated for any reason.

CONFIDENTIALITY

We may disclose information to third parties about your account or the transactions you make where it is necessary for completing transactions or resolving errors involving Internet Banking or Bill Payment services. We may also disclose information to verify the existence and condition of your account for third parties, such as a credit bureau or a merchant or in order to comply with governmental agency rules, court or administrative agency orders, or other applicable law or as described in our separate Privacy Policy.

UNAUTHORIZED TRANSFERS

An unauthorized transfer is a transfer by a person who does not have actual, implied, or apparent permission and is a transfer that does not benefit you. A transfer by a joint account holder or other person with an interest in your account is not an unauthorized transfer.

Consumer liability. Tell us AT ONCE if you believe your internet banking ID or password have been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your service. 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 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used internet banking without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your information, and we can prove we could have stopped someone from using your information without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made via internet banking, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days 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 a hospital stay) kept you from telling us, we will extend the time period.

TERMINATION OR DISCONTINUATION

In the event you wish to discontinue the service, you must notify us in writing. Notification can be faxed to 906-635-6293 or mailed to Central Savings Bank, 511 Bingham Avenue, Sault Ste. Marie, MI 49783.

Since service cancellation request can take up to 10 days to process, you should cancel all outstanding payment or transfer orders in addition to notifying us of your desire to terminate the service. We will not be liable for payments or transfers not cancelled or payments made due to the lack of proper notification of your desire to cancel service.

Central Savings Bank reserves the right to terminate your use of the services in whole or in part at any time. Upon termination of service you will be responsible for all future payments.

IN CASE OF ERRORS OR QUESTIONS

Telephone us at 1-800-562-4880.

2 E-mail us at info@centralsavingsbank.com

3 Write to us at Central Savings Bank, Electronic Funds Transfer Dept, 511 Bingham Ave, PO Box 339, Sault Ste. Marie, MI 49783.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this 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 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 10 business days.

We will determine whether an error occurred within 10 business days (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 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.