

RCB BANK ELECTRONIC BANKING AGREEMENT

This Agreement is a contract that establishes the rules that cover your electronic usage and access to your account(s) at RCB Bank through Online and Mobile Banking, as well as other ancillary services offered by RCB Bank incorporated into this Agreement. **By using electronic banking services, such as Online Banking, whether by accessing via computer and/or mobile device (smart phone/device, tablet etc.) or Text Banking, you accept all the terms and conditions of this Agreement.** Please read it carefully and keep it for future reference. You agree to be bound by this Agreement, as well as any other agreements, disclosures, rules or notices relating to electronic banking and any other account or loans as may be posted on RCB Bank's website or otherwise made available to you, as applicable, and as amended from time to time. If you do not agree to be so bound, you may not use electronic banking. The Agreement amendments, notices, periodic statements and other communications may be provided to you in electronic format if you have authorized that format of delivery. We recommend that you print or store a copy of this Agreement for your records. If you are unable to print or store a copy of this Agreement or if you experience computer or printer malfunctions, please call us and we will mail you a paper copy of this Agreement. If you have any questions about this Agreement, please contact us at 855-226-5722 prior to acceptance.

DEFINITIONS

"Company", "you" and "your" refer to the accountholder authorized by RCB Bank to use Online Banking under the Agreement and anyone else authorized by that accountholder to exercise control over the account holders' funds through Online Banking. "We", "us" and "our" refer to RCB Bank, the financial institution.

"Online Banking" & "Online Banking Services" means the services provided pursuant to this Agreement, including Mobile Banking.

"Account" refers to your account or accounts with us that that you have designated for Online Banking service access and that we allow to be included under this service. You must be an account owner/authorized signer for each account that you designate.

"Access Information" refers to the combination of your Online Banking ID and Password that must be used together to securely access your account information. This could include any username, password, personal identification number (commonly known as a "PIN"), Biometric, token, security phrase or security questions you use to access any account.

"Biometric" means measurable biological (anatomical and physiological) or behavioral characteristics used for identification including but not limited to fingerprints, irises, voice patterns, palm prints and facial patterns.

"Business Day" refers to any day in which we are open and available to customers for the conduct of banking business, or as otherwise described in the Funds Availability Policy Disclosure. Weekends and federal holidays are not included. Please refer to your Disclosures for detailed information regarding Business Days.

"Disclosure" refers to the collection of regulatory disclosures that were provided to you at the time of a depository account opening, such as Truth in Savings Disclosure, Funds Availability Policy Disclosure, Electronic Fund Transfer Disclosure, Privacy Disclosure as well as Fee Schedule. The Disclosures still govern the account.

"Electronic Banking" means accessing accounts or conducting transactions via RCB Bank's website, smart phone application, text enabled service or other services mentioned within this Agreement or other incorporated agreement.

"Electronic Funds Transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your internal RCB Bank accounts using Online Banking, including bill payments, instaPay transactions etc.

"Electronic statements and notices" means an electronic version, or "eStatement", eNotice or eDocument, of your periodic paper bank account statements and notices for eligible checking, savings, money market and/or loan accounts.

"instaPay Request" means, if provided to you, allows you to send payments to another individual.

"Mobile Banking" means any service by which we allow you to access or to use any account via smart-phone, tablet or similar access device/mobile device.

"Payment Instruction" is the information provided by the sender for a payment to be made to a receiver (such as, but not limited to, name, mobile telephone number, email address and bank account and routing number information). It is also the information you provide RCB Bank for a bill payment to be processed to the payee.

"Payment Network" means a debit or credit network (such as the ACH Network or ACCEL/Exchange payment network) through which funds may be transferred.

"Receiver" is a person or business entity that is sent a payment instruction through the instaPay service.

"Requestor" is a person that requests an individual to initiate a payment instruction through the instaPay service.

"Sender" is a person or business entity that sends a payment instruction through the instaPay service.

ONLINE & MOBILE BANKING

SYSTEM ACCESS REQUIREMENTS

Online Banking provides you with the convenience and flexibility to perform certain banking transactions and functions for the designated Account(s) through Internet access on your personal computer or mobile device. Your equipment should have the following features for the best use for this service:

- Personal Computer (“PC”) – or Apple-compatible computer.
- Apple or Android mobile device, if using RCB Bank’s Mobile apps.
- Have sufficient memory on your personal computer and mobile device(s).
- Have a printer or sufficient memory available on your computer to save copies of retrieved documents or communications.
- Have Internet access and Internet browser that meets the following requirements:
 - The latest version of Edge, Firefox, Google Chrome or Safari with the current patches and a minimum of 128-bit encryption.
- Cash Management customers are required to have either a Token app on their mobile device or a hard token to access Online Banking if moving funds outside the bank.

To use Online Banking, you must have at least one account with RCB Bank and a valid email address.

For enrollment, you have the option of self-enrolling at www.rcbbank.com, or you may call Customer Service or visit any RCB Bank location. Online Banking can be used to access only the RCB Bank account(s) for which you are an authorized signer. We undertake no obligation to monitor transactions through Online Banking to determine that they are made on behalf of the accountholder.

SECURE ACCESS

We will provide you with the necessary instructions, including your personal Access Information, to access our Online Banking. We may also utilize identifying information to confirm your identity. For security purposes, you are required to change your password upon initial login to Online Banking. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to Online Banking will be revoked. To re-establish your authorization to use Online Banking, you must contact us to have your password reset. You may establish a password reset question and answer upon login in order to be able to reset your password yourself. Neither RCB Bank nor any of its service providers will ever ask you for your password and you should never give it to anyone else. We recommend that you create a password that utilizes upper and lower case alpha characters, numbers and special characters for security purposes. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children and should be memorized rather than written down. You agree that the use of passwords constitute a reasonable security procedure for the verification of the authenticity and accuracy of transactions initiated through Online Banking. Subject to federal and state law and the terms and conditions of this Agreement, you authorize RCB Bank and our service providers to rely and act upon any transactions or inquiries initiated through Online Banking using passwords and agree to be responsible for any such transaction or inquiry that is processed in good faith whether made by you or someone authorized by you, using your Access Information. You agree to take all reasonable measures to protect the security of your Access Information.

As a precaution, we recommend that you not send email(s) containing confidential Account Information. Also, do not leave your computer while Online Banking is active and logged in, and be sure to close your browser completely when signing off. If you have any concerns or suspicions that an unauthorized person has gained access to your account through Online Banking, we recommend that you change your Access Information if possible and immediately contact our Customer Service. The contact information for Customer Service for security issues is provided below.

Customer Service
PO Box 189
Claremore, OK 74018-0189
(855) 226-5722
8:00 am – 6:00 pm Monday – Friday
8:00 am – 8:00 pm Saturday & Sunday
Excluding Federal Holidays

There may be additional or optional security measures instituted by us from time to time, as we determine necessary to ensure the security of this service.

INFORMATION SECURITY

You understand the importance of your role in preventing misuse of your accounts through Online Banking and you agree to promptly examine your periodic statement for each of your RCB Bank accounts as soon as received. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your social security number and driver's license number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your login ID and password plus the security questions presented as challenges when Online Banking does not recognize your login behavior as fitting your normal pattern, are designed to provide security against unauthorized entry and access to your accounts. Data transferred from Online Banking is encrypted in an effort to provide transmission security. Notwithstanding our efforts to ensure that the Online Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers using RCB Bank's Online Banking, or email transmitted to and from us, will not be monitored or read by others. You agree not to give or make available your password or other means to access your account to any unauthorized individuals. If you permit other persons to use your password or other means to access your account, you are responsible for any transactions they authorize. If you believe that your password or other means to access your account has been stolen or lost or that someone may attempt to use Online Banking without your consent or has transferred money without your permission, you must notify RCB Bank immediately by contacting us at 855-226-5722 during customer service hours. You agree that we are not responsible for any electronic virus that you may encounter using Online Banking. We encourage you to routinely scan your computer using any reliable virus protection product to detect and remove any viruses found. Undetected or unrepaired, a virus may corrupt and destroy your programs, files and even your hardware.

ONLINE BANKING FUNCTIONS AND SERVICES

The transactions and functions available through Online Banking may include, but are not limited to the following services:

- Balance inquiries
- Transfer funds between RCB Bank accounts in the amounts and on the dates you request (subject to daily processing cutoff times noted below under "Internal Transfers")
- View RCB Bank account histories (120 business days of transaction history on consumer accounts; 547 calendar days of transaction history on business accounts)
- View paid checks
- Order checks
- Place stop payments on checks
- Pay bills from your RCB Bank accounts in the amounts and on the dates you request if you are enrolled in the Bill Payment Service (subject to approval)
- Give other individuals you trust and rely on Online Banking access to your electronic statements
- Make loan payments (certain restrictions apply)
- Change the Account(s) and Access Information for your Online Banking service
- Conduct secure email communication with RCB Bank regarding your Online Banking service
- Elect and access electronic statements and notices
- Person to person payments by debit card through the app (RCB Bank debit card is required)
- Cash Management functions such as ACH, Wires, Remote Deposit Capture, Positive Pay etc. require additional approval and Agreements

The above transaction and function capabilities may be available, either all or in part, depending on the account(s), customer type, or other Online Banking service limitations. We reserve the right to restrict the use of the Online Banking service for an account type or to impose any other limitation or restriction on the use of the service at any time.

FEES AND CHARGES

As of now, RCB Bank's consumer and business online and mobile banking services are generally offered without charge. However, some select services available via online and mobile banking have fees associated with them (stop payment orders, checking supplies, InstaPay, Mobile Deposit, etc.) Please see a current Fee Schedule or visit with a Treasury Services Sales Rep for Treasury Services pricing. You agree that all such fees will be debited from an RCB Bank account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for

your Internet service and mobile phone fees incurred in connection with your use of Online Banking. RCB Bank recommends you review your contract with your Internet service provider and mobile phone carrier before enrolling in services.

HOURS OF ACCESS

Online Banking is available seven days a week, twenty-four hours a day, although some or all Online Banking services may not be available occasionally due to emergency or scheduled maintenance to the Online Banking system. We agree to place notices of any extended periods of non-availability on the website whenever possible. Online Banking may also be unavailable due to equipment problems, internet service interruptions or other disruptions of service. Your access to Online Banking shall be determined at the sole discretion of RCB Bank. RCB Bank reserves the right to suspend, modify or terminate access to Online and/or Mobile Banking at any time and for any reason without notice or refund of previously incurred fees, if applicable. Access to Online Banking will be restricted if no activity has occurred within 365 days. RCB Bank will terminate the Online Banking access after 730 days of no activity. You agree to observe all such changes and that RCB Bank is not responsible for any interruption, loss or liability that may occur should you, your mobile handheld device, or your computer not support such changes.

TRANSFERS

Transfers made via Online/Mobile Banking are subject to this Agreement, RCB Bank's Electronic Funds Transfer Agreement and your RCB Bank Deposit Account Agreement terms and conditions. RCB Bank reserves the right to cancel or refuse a transfer. We are not obligated to provide notification of your transfer being canceled or refused if you attempt to make transfers that are prohibited under this Agreement, any additional agreement affecting the terms of your account(s) or federal and state law. You will also be held responsible for any additional fees charged in accordance with our Fee Schedule, Bounce Protection Disclosure, Enhanced Bounce Protection Plan Disclosure and/or as agreed upon in applicable Treasury Services agreements.

Internal Transfers – Internal Transfers are monetary transfers between your eligible accounts at RCB Bank. You may make one-time or recurring transfers between eligible accounts at RCB Bank. The posting of transfers depends on the time and day of the transaction. One-time transfers requested through Online Banking before 7:00 pm (Central Standard Time) on a business day will post the same day and be included in the available funds for the receiving account. Transfers requested after 7:00 pm (Central Standard Time) on a business day, or requested on a non-business day, will post on the next business day to the receiving account and will be considered available funds on that day. Recurring transfers will post during nightly processing. If a recurring transfer falls on a weekend or holiday, it will post on the next business day. More information related to RCB Bank's business days can be found in the Funds Availability Policy Disclosure provided to you at account opening, periodically when the disclosure requires updates, or upon request. Online Banking identifies transfers based upon the login ID of the user who made the transfer. You may also make internal transfers between your account that you are an authorized signer on at RCB Bank and another RCB Bank account not owned by you through the instaPay service.

Transaction Limitations – The maximum dollar amount that we permit for a one-time transfer or a recurring transfer between your account(s) is determined by the balance of the account that you are debiting, including Bounce Protection when applicable. We reserve the right to amend these limits and may refuse to process any transfer that exceeds them. We further reserve the right to limit the total number of transfers that may be requested. We reserve the right to place a hold on any funds prior to debiting your funding account for the transfer amount. You are required to have sufficient funds available in the funding account for one-time transfers at the time the transfer is set up. For recurring transfers, you are required to have sufficient funds available in the funding account by the end of the business day the transfer is to be processed.

Transfer Funding - In order for us to process an Online Banking transfer request, the account that you have designated for the debit must have sufficient funds to cover the transfer, including any Bounce Protection when applicable, and the funds must be considered available as described in our Funds Availability Policy. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires. Please refer to your Fee Schedule for any Insufficient (NSF) Return Item, Overdraft Paid Item, Bounce Paid Item or other fee(s) that may be assessed. We are under no obligation to you when we have been unable to complete a transfer request due to insufficient funds in the designated debit account. We reserve the right to cancel the transfer request and to review your Online Banking service privileges. We also reserve the right to overdraw your account to complete the transfer, whether or not we have overdrawn the account for a transaction in the past or continue to do so in the future, and hold you responsible for any related fees that may be assessed for the overdraft. Please refer to RCB Bank's Bounce Protection Disclosure and Enhanced Bounce Protection Plan disclosure provided to you at account opening, or available online, for more information related to overdrafts.

Transfer Cancellation – A one-time transfer is immediate and cannot be cancelled. The deadline for cancelling a recurring transfer request is before 7:00 pm (Central Standard Time) on the business day the transfer is scheduled. Online Banking identifies transfers based upon the login ID of the user who made the transfer.

External Transfers – External transfers are monetary transfers *from* an account(s) that you are an authorized signer on at RCB Bank to an external financial institution using your debit card. Payments can be sent to a receiver using a phone number or email address. See instaPay section for more details and information. We reserve the right to limit or discontinue this service at any time.

OVERDRAFTS

If your account has insufficient funds to perform any transfers you have requested for a given business day, the electronic fund transfers initiated through Online Banking which would result in an overdraft of your account(s) may, at our discretion, be cancelled. In the event the electronic fund transfers initiated through Online Banking, which would result in an overdraft of your account, are not cancelled, overdraft charges may be assessed pursuant to the terms of your deposit agreement for that account. Please refer to RCB Bank's Bounce Protection Disclosure and Enhanced Bounce Protection Plan disclosure provided to you at account opening, or available online, for more information related to overdrafts.

LIMITS ON AMOUNTS AND FREQUENCY OF ONLINE BANKING TRANSACTIONS

The number of transfers from RCB Bank accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold has expired. See RCB Bank's Funds Availability Policy Disclosure for more information about holds.

STOP PAYMENT ORDER REQUESTS

Stopping the payment of a check is different from the cancellation of a bill payment. Once an electronic bill payment has been debited from your account, you cannot cancel or stop the bill payment. You may be able to stop an Online Banking bill payment by paper draft by contacting us by telephone before the paper draft has cleared. You will need to contact us by telephone to determine if the paper draft has been presented for payment or cleared. If the paper draft has not cleared, we will immediately process your stop payment request. We will notify you immediately if the paper draft has already cleared. To be effective, this type of stop payment request must accurately and precisely identify the name of the payee, check date, check number and amount. Please contact us at 855-226-5722 for assistance in placing a stop payment on an Online Banking bill payment paper draft.

You may initiate stop payment order requests via Online Banking only for paper checks that you have written (non-electronic) on your RCB Bank accounts or on paper draft bill payments. To be effective, this type of stop payment request must accurately and precisely identify the name of the payee, check date, check number and amount.

If you make your stop payment order requests by telephone or online, we may also require you to put your request in writing and provide to us within 14 days of your verbal request. You will be assessed a stop payment fee as disclosed in our Fee Schedule for the applicable account.

DISCLOSURE OF ACCOUNT INFORMATION AND TRANSFERS

You understand information about the transfers you make or your accounts may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We also routinely inform credit bureaus when accounts are charged off because they were not handled properly. We also seek information about you from others, such as a credit bureau, in connection with opening of your account. You agree and hereby authorize all of these transfers of information.

MOBILE BANKING

As used in this Agreement, "Mobile Banking" means any service by which we allow you to access or to use any Account via smart-phone, tablet or similar Access Device/Mobile Device to access RCB Bank's Online Banking service. Access Device/Mobile Device means a wireless device, not a personal computer, including a mobile phone or personal digital assistant (PDA) that has text messaging capabilities and/or is Internet (Web) enabled. Your wireless provider's standard rates apply to Internet access, including messaging rates that apply to SMS usage. We do not charge for any content; however, downloadable content may incur additional charges from your wireless provider. Please contact your wireless provider for information about your Internet access and messaging plans. Your wireless provider may impose Internet access, message and/or charge limitations that are outside of our control, for using this service on your account. All such charges are billed by and payable to your wireless provider. You are responsible for any charges from your wireless provider. We are not responsible for any damages resulting from your failure to comply with any terms and conditions of your wireless provider.

You represent that you are the owner or authorized user of the access device/mobile device you use to receive our mobile banking service, and that you are authorized to approve the applicable charges. You agree that we may send messages through your wireless provider to you and that your wireless provider is acting as your agent when sending and receiving messages. We

may use the telephone or mobile phone number, email address or other delivery location we have in our records for you or other such information as you may provide to us to contact you for mobile banking.

Your wireless provider and other service providers may also collect data from your mobile banking usage, and their practices are governed by their own policies. We are not responsible or liable for the acts or policies of such service providers. We will only use the information you provide to us from your mobile banking usage in connection with our Online Banking service. Nonetheless, we reserve the right at all times to disclose any information necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property.

Our mobile banking service, as well as the content and materials you may receive or access through your use of our service, are proprietary to us and our licensors, and are for your personal, noncommercial use only. You will not damage, impair, interfere with, or disrupt our Online Banking service or its functionality.

You agree that if you are using our mobile banking service outside the United States, you are responsible for having access to the appropriate wireless and/or telecommunications networks and are responsible for all associated fees and charges. You agree to indemnify, defend, release and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorney's fees) arising from your use of the mobile banking and your provision of a telephone or mobile phone number, email address, or other delivery location that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of this Agreement.

BIOMETRIC SERVICES

Touch ID and Facial Recognition are services provided by the Apple iOS; Fingerprint and Facial Recognition are services provided by the Android OS. Using Biometric Services allows you to use your fingerprint or facial recognition instead of entering your username and password to access Online Banking. Fingerprint and facial recognition information is stored on your device only. When Biometric Services are used to authenticate a fingerprint to your device, a secure token is exchanged with us to permit access. We never receive or see your fingerprint information.

For information on how Apple protects your biometric and Keychain data, please see Apple's Privacy Policy and iOS security guides. Similarly, for information about the Android OS based system, please see Google's Privacy Policy and OS security information.

By using a Biometric Service, you understand and agree that anyone with a fingerprint registered in Touch ID or Fingerprint on your Access Device: (a) may access your Account(s) in Online Banking including but not limited to your Account information; (b) may conduct transactions on your Account(s); and (c) is authorized to access and use your Account(s).

WE ADVISE YOU TO RENEW AND CONFIRM THAT ALL REGISTERED FINGERPRINTS OR FACIAL RECOGNITION IMAGES BELONG TO INDIVIDUALS WITH AUTHORITY AS DESCRIBED ABOVE. BY USING A BIOMETRIC SERVICE, WE RELY ON YOUR REPRESENTATION THAT ANYONE WITH A REGISTERED FINGERPRINT OR FACIAL RECOGNITION IMAGE HAS PROPER AUTHORITY AND IS AN AUTHORIZED USER.

USE OF THE BIOMETRIC SERVICES

In order to use the Biometric Services, you need to enable it on your device through your OS settings. Please review all information and guidance provided by Apple and Google for their respective processes to understand the associated risks and features. Once enabled on your device, you can then enable the use of Biometric Services from within the Online Banking app. To enable or disable the feature, navigate to the "Settings and Profile" section of the app. You can then toggle the feature "On" or "Off" with the indicators on that screen.

WAIVER OF TWO-SIGNATURE REQUIREMENT

You recognize that any requirement to verify two signatures on checks, if such a requirement exists, does not apply to electronic or mobile phone transfers, including online bill payments and instaPay transactions, and you release RCB Bank from liability when making such transfers or payments. This means that any person who is authorized to act as a signer on your account shall be authorized by you to individually make electronic or mobile phone transfers, including online bill payments and instaPay transactions from your account, even though that person's authority to transfer or withdraw funds from your account by some other means (e.g., by check) must be exercised jointly with one or more other persons.

PERIODIC STATEMENTS

You will not receive a separate Online Banking statement. Transfers to and from your account(s) using Online Banking will appear on the respective periodic paper statements or eStatements for your RCB Bank accounts. You can utilize Online Banking to enroll in eStatements for your checking and savings accounts. If you enroll in eStatements, you are authorizing us to stop delivering paper statements for the account(s) you designate. Enrollment in eStatements will be your authorization to us to stop delivering paper statements for the account(s) you designate. You will only be able to view your eStatements online in Online Banking. You can use the eDocuments/Sign Up/Changes options in Online Banking to enroll or make changes. See below for more information regarding eStatements and other eDocuments.

ERROR RESOLUTION

For consumer accounts, please review the Electronic Fund Transfer Disclosure that was provided at account opening. For business accounts, please review your Deposit Account Agreement that was provided at account opening.

OUR LIABILITY FOR FAILURE TO MAKE A TRANSFER

If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. However, there are some exceptions. We will NOT be liable, for instance:

1. If your account is closed, or if it has been frozen.
2. If, through no fault of ours, you do not have enough money in your account to make a transfer.
3. If a legal order directs us to prohibit withdrawals from the account.
4. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
5. If any telecommunication device, electronic terminal or any part of Online Banking electronic fund transfer system is not working properly and you knew about the problem when you started the transfer.
6. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit of any credit arrangement set up to cover overdrafts.
7. If you have not provided us with complete and correct payment information for the bill pay service, including, without limitation, the address, name, payment date, payment amount and your payee-assigned account number for the payee on the bill payment.
8. If you have not properly followed the on-screen instructions for using Online Banking.
9. If circumstances beyond our control, such as flood, fire, interruption in telephone service or other communication lines, prevent the transfer, despite reasonable precautions that we have taken.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

IMMEDIATELY CONTACT US if you believe your Online Banking password or your mobile handheld device has been stolen, lost, used without your authorization or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your account(s), plus your maximum overdraft line of credit, if any. You assume full responsibility for the security and confidentiality of your passwords, personal identification numbers, and mobile phone numbers used to access Online Banking services.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Online Banking or mobile banking services provided to you under this Agreement. We do not and cannot warrant that Online Banking will operate without errors, or that any or all Online Banking services will be available and operational at all times.

EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT, OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT OUR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED UNDER THIS AGREEMENT OR BY REASON OF YOUR USE OF OR ACCESS TO ONLINE BANKING, INCLUDING LOSS OF PROFITS, REVENUE, DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY. FURTHER, IN NO EVENT SHALL THE LIABILITY OF RCB BANK AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH ONLINE BANKING.

YOUR LIABILITY

You are responsible for the activity performed through Online Banking using your access information, including any activity performed by others who use your access information whether or not authorized by you as disclosed in our Electronic Fund Transfer Disclosure. You also agree to review your account activity, both online and through the periodic statements. Any questions or concerns about any activity should be directed to our Customer Service as provided in your Electronic Fund Transfer Disclosure. You agree not to use Online Banking to conduct any activity that is illicit or illegal. You agree to comply with all applicable federal and state laws, NACHA Operating Rules, and the terms and conditions of this Agreement, and any other Deposit Account Agreement or Disclosure by reference, in regards to this Online Banking service or any transaction or functions performed using this service. In the event of a conflict between this Agreement and any other Disclosure or Agreement provided, the Deposit Account Agreement will take precedence over this Agreement. You agree to provide and maintain the appropriate and required system hardware and software necessary to access the Online Banking service per our system and modem specifications. If you decide not to maintain such hardware and software, you may cancel the service at any time by contacting Customer Service.

OUR LIABILITY

We are responsible for taking all reasonable measures to ensure that the Online Banking service is available and functioning optimally, reserving the right to temporarily remove the service from access for maintenance or upgrades from time to time. We also accept responsibility to process any function or transaction requested by you through the service in a timely manner when submitted within the terms and conditions of this Agreement. We will provide you with the system specifications for this service and of any amendments as they occur from time to time. We accept no responsibility, and you agree to hold us harmless, from any delay or inaccuracy of any transaction or function due to an interruption or loss of communications in the service provided by your Internet or browser provider, or your system hardware or software, to the extent allowed by state and federal law. We also accept no responsibility, and you agree to hold us harmless, for any system virus or other system problem attributable to the Online Banking service or to your Internet service provider.

CANCELLING SERVICE

Your Right to Terminate - You may cancel your Online Banking service at any time by contacting Customer Service at (855)226-5722 or by providing written notice by either fax or postal mail. Your access to Online Banking will be removed within (3) three business days of our receipt of your instructions to cancel the service. You will continue to be responsible for any outstanding fees and charges incurred prior to the date of cancellation.

Our Right to Terminate – You agree that we can terminate or limit your access to Online Banking services for any of the following reasons. (1) Without prior notice, if you have insufficient funds in any of your RCB Bank account. Online Banking may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, overdrafts and debits. (2) Request from you to cancel Online Banking services. (3) Upon reasonable notice, for any other reason in our sole discretion.

We reserve the right to refuse your application for Online Banking or any of the ancillary products listed in this Agreement if your account is not in good standing, and to suspend, restrict or cancel your authorization to use these services, at any time, at our discretion. The service(s) may also be discontinued if they are not being used. If service is reinstated, this Agreement will remain in effect.

RCB BANK ONLINE AND MOBILE BANKING USER AGREEMENT AND TERMS AND CONDITIONS (February 2021)

BILL PAY

If you apply for our bill paying service through Online Banking, it is not a proprietary service. We are offering this service (iPay) under a licensed agreement with Jack Henry & Associates, (“Licensee”), which includes any sub licensor, successor, assignee or provider of any associated hardware or software needed by the Licensee to support this service. The following provisions are specific to Bill Pay and are in addition to the terms and conditions provided in the Agreement for Online Banking and the Bill Pay Agreement provided when you apply for Bill Pay.

DEFINITIONS

“Company”, “you” and “your” refer to the accountholder authorized by RCB Bank to use Bill Pay under the Agreement and anyone else authorized by that accountholder to exercise control over the account holders’ funds through Bill Pay.

“We”, “us” and “our” refer to RCB Bank, the financial institution.

“Bill Pay” means the bill pay service.

“Agreement” means these terms and conditions of the bill pay service.

“Payee” is the person or entity to which you would like a bill payment to be directed.

“Payment Instruction” is the information provided by the sender for a payment to be made to a receiver (such as, but not limited to, name, mobile telephone number, email address and bank account and routing number information). It is also the information you provide RCB Bank for a bill payment to be processed to the payee.

“Account” is the checking account from which bill payments will be debited.

“Electronic Funds Transfers” means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your internal RCB Bank accounts using Online Banking, including bill payments, instaPay transactions etc.

“Business Day” refers to any day in which we are open and available to customers for the conduct of banking business, or as otherwise described in the Funds Availability Policy Disclosure. Weekends and federal holidays are not included. Please refer to your Disclosures for detailed information regarding Business Days.

“Processed/Payment Date” is the date when your bill payment will be processed.

“Delivery Day/Deliver By” is the estimated date when the payment should reach the payee or the date you select to have your bill payment received by the payee (for rush deliveries).

“Scheduled Payment” is a bill payment that has been scheduled through bill pay but has not processed yet.

USING BILL PAY

Bill Pay is available to you through Online Banking at any time, 24 hours a day and seven days a week unless the system is undergoing maintenance. You can access this service in the same manner as you access Online Banking, using your Access Information and meeting any other security measures that we may institute. You must have RCB Bank’s Online Banking and at least one checking account with RCB Bank, as well as access to Internet service. You may not pay bills from a savings account. You can also access Bill Pay through RCB Bank’s mobile banking apps on a mobile device (iOS and Android mobile devices). You must enroll at www.RCBBank.com. If approved for Bill Pay, you must indicate the account that is to be considered as the designated account to be debited for your bill-paying activities. You must maintain sufficient available funds in the designated account to satisfy the expected payment activity.

LIMITS ON AMOUNTS AND FREQUENCY OF BILL PAY TRANSACTIONS

The number of transfers from RCB Bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and this agreement for those accounts. If a hold has been placed on deposits made to an account from which you wish to pay a bill, you cannot use the portion of funds held until the hold expires.

Daily and transaction limits may apply for security purposes. Payments should not exceed the available balance, including any Bounce Protection, in your account on the payment processing date.

WAIVER OF REQUIREMENTS FOR TWO SIGNATURES

You recognize that any requirement to verify two signatures on checks, if such a requirement exists, does not apply to Bill Pay, and you release RCB Bank from liability when making such payments. This means that any person who is authorized to act as a signer on your account shall be authorized by you to individually make online bill payments from your account, even though that person’s authority to transfer or withdraw funds from your account by some other means (e.g., by check) must be exercised jointly with one or more other persons.

PAYMENT DELIVERY DATE

Bill payments set up before 2:00 pm (Central Standard Time) on a business day will be processed the same day. Bill payments set up after 2:00 pm (Central Standard Time) or on weekends or holidays will be processed on the next business day. For scheduled payments falling on a weekend or holiday, you will be able to choose if you want the bill payment to process before or after the scheduled date that falls on a weekend or holiday. We require at least 3-4 days as a set-up time for electronic payments and at least 5-7 days as a set up time for your check payments to those payees that cannot yet accept an electronic payment and are to receive a check through our service. If you fail to take into account our required set-up time and the payment is received by the payee after the due date, we are not responsible for any late charges or other actions that may be taken by the payee due to the late payment. Please make other payment arrangements for the due payment and set up the next payment to that payee through our bill paying service.

PAYMENT AUTHORIZATION AND REMITTANCE

By providing RCB Bank’s Bill Pay system with names and account information of payees to whom you wish to direct payments, you authorize RCB Bank to follow the payment instructions that it receives through the Bill Pay system. In order to process payments more efficiently and effectively, RCB Bank may edit or alter payment data or data formats in accordance with payee directives.

When RCB Bank's Bill Pay system receives payment instructions, you authorize us to debit your account for electronic bill payments and remit funds on your behalf so that the funds arrive as close as reasonably possible to the delivery date designated by you. For paper draft bill payments, you authorize a paper draft to be processed and mailed to your payee so that the funds arrive as close as reasonably possible to the delivery date designated by you. Paper draft bill payment items will not be debited from your account until the item is processed by your payee and processed through the Federal Reserve system to us. You also authorize RCB Bank to credit your account for payments returned to RCB Bank by the payee, or payments remitted to you on behalf of another authorized user of bill pay.

PAYMENT METHODS

For each bill payment transaction, RCB Bank reserves the right to select any or all combinations of method(s) in which to remit funds on your behalf to your payee. These payment methods may include, but may not be limited to, an electronic payment (the funds will be deducted from your account on the payment date), a paper draft bill payment (the funds will be deducted from your account when the paper draft is presented to RCB Bank for payment). Certain electronic payments may post on the payee side as a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you might receive. Regardless of the payment method(s) used to process your payment(s), it is your responsibility to ensure that adequate funds are available in your account to clear the bill payment transaction(s).

OUR LIABILITY FOR FAILURE TO MAKE A PAYMENT

We and the Licensee when indicated, assume responsibility for all reasonable efforts to process your payments through Bill Pay in a timely and accurate manner. We accept no liability for any damages you may incur due to insufficient or unavailable funds in the designated account that may adversely affect payment processing, any inaccuracies in the payee information supplied in regards to this payment, any mishandling or delay in posting by the payee or the payee financial institution of account, or any system or postal delays or interruptions or any other circumstances out of our control, to the extent allowed by state and federal law and the provisions of this Agreement.

YOUR LIABILITY FOR UNAUTHORIZED USE

NOTIFY US IMMEDIATELY if you believe your Online Banking or mobile device passwords have been stolen, lost, used without your authorization, or otherwise compromised or if someone has accessed your account without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). You assume full responsibility for the security and confidentiality of your passwords and personal identification numbers used to access Online Banking and bill pay.

RCB Bank will use its best efforts to make all your payments properly. However, RCB Bank shall incur no liability if the bill payment system is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

- (i) The payment processing center is not working properly and you know or have been advised by the bill payment system about the malfunction before you execute the transaction;
- (ii) If, through no fault of the bill payment system, your account does not contain sufficient funds to complete the transaction;
- (iii) You have not provided the bill payment system with the correct account information, or the correct name, address, phone number, or account information for the payee;
- (iv) Circumstances beyond the control of the bill payment system, (such as but not limited to, flood, fire, or interference from an outside force) prevent the proper execution of the transaction and the service has taken reasonable precautions to avoid those circumstances.

Provided none of the above exceptions are applicable, if the bill payment system causes an incorrect amount of funds to be removed from your account or causes funds from your account to be directed to a payee which does not comply with your payment instructions, the bill payment service provider shall be responsible for returning the improperly transferred funds to your account and for directing to the proper payee any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT CANCELLATION REQUESTS

Bill Payments process twice a day on every business day, once at 7:00 am (Central Standard Time) and again at 2:00 pm (Central Standard Time). If the payment was scheduled after the 7:00 am time, you can make edits or delete that payment until 2:00 pm. If the payment processed in the 7:00 am time, you would need to contact us to do a stop payment on a paper check payment (normal stop payment fees would apply). For an electronic/ACH payment, you would need to contact your payee to refund the payment. If you have questions or problems cancelling a payment, contact our Customer Service at the phone number provided in this Agreement.

STOP PAYMENT ORDER REQUESTS

Stopping the payment of a check is different from the cancellation of a bill payment. Once the electronic bill payment has been debited from your account, you cannot cancel or stop the bill payment. You may be able to stop an Online Banking bill payment by paper draft by contacting us by telephone before the paper draft has cleared. You will need to contact us by telephone to determine if the paper draft has been presented for payment or cleared. If the paper draft has not cleared, we will immediately process your stop payment order request. We will notify you immediately if the paper draft has already cleared. To be effective, this type of stop payment order request must accurately and precisely identify the name of the payee, check date, check number and amount. Please contact us at 855-226-5722 for assistance in placing a stop payment order on an Online Banking bill payment paper draft.

You may initiate stop payment order requests via Online Banking only for paper checks that you have written (non-electronic) on your RCB Bank accounts or on paper draft bill payments. To be effective, this type of stop payment order request must accurately and precisely identify the name of the payee, check date, check number and amount.

If you make your stop payment order requests by telephone or online, we may also require you to put your request in writing and provide to us within 14 days of your verbal request. You will be assessed a stop payment fee as disclosed in our Fee Schedule for the applicable account.

PROHIBITED PAYMENTS

Payments to payees outside of the United States or its territories are prohibited through the bill pay system. In addition, payments that violate any statute, law, ordinance or regulation, and any payments related to illegal gambling, illegal gaming and/or any other illegal activity are prohibited through the bill pay system.

BILL DELIVERY AND PRESENTMENT

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your payees directly if you do not receive your statements from them. In addition, if you elect to activate one of the bill payment system's electronic options, you also agree to the following:

Information provided to the payee – The bill payment service is unable to update or change your personal information such as, but not limited to, name, phone number, address and email addresses, with the electronic payee. Any changes will need to be made by contacting the payee directly. Additionally, it is your responsibility to maintain all user names and passwords for all electronic payee sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. RCB Bank may, at the request of the payee, provide to the payee your email address, service address, or other data specifically requested by the payee at the time of activating the electronic bill for that payee, for purposes of the payee informing you about service and/or bill information.

Activation – Upon activation of the electronic bill feature, the bill payment system may notify the payee of your request to receive electronic billing information. The presentment of your first electronic bill may vary from payee to payee and may take up to sixty (60) days, depending on the billing cycle of each payee. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the payee. While your electronic bill feature is being activated, it is your responsibility to keep your accounts current. Each electronic payee reserves the right to accept or deny your request to receive electronic bills.

Authorization to obtain bill data – Your activation of the electronic bill feature for a payee shall be deemed by us to be your authorization for us to obtain bill data from the payee on your behalf. You will be asked to provide us with your user name and password for all payee(s). By providing us with such information, you authorize us to use the information to obtain your bill data.

Notification – The bill payment system will use its best efforts to present all of your electronic bills promptly. In addition to notification with in the bill payment system, the bill payment system may send an email notification to the email address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically login to the bill payment system and check on the delivery of new electronic bills. The time for notification may vary from payee to payee. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification – The electronic payee reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from payee to payee. It may take up to sixty (60) days, depending on the billing cycle of each payee. The bill payment system will notify your electronic payees as to the change in status of your account and it is your sole

responsibility to make arrangements for an alternative form of bill delivery. The bill payment system will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s) – You agree to hold RCB Bank harmless should the payee fail to deliver your statement(s). You are responsible for ensuring timely payments of all bills. Copies of previously delivered bills must be requested from the payee directly.

Accuracy and dispute of electronic bill(s) – RCB Bank is not responsible for the accuracy of your electronic bill(s). The bill payment system is only responsible for presenting the information we receive from the payee. Any disputes or discrepancies regarding the accuracy of your electronic bill summary or detail must be addressed with the payee directly.

This agreement does not alter your liability or obligations that currently exist between you and your payees.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the bill payment system provided to you under this Agreement. We do not and cannot warrant that the bill payment system will operate without errors, or that any or all Online Banking services will be available and operational at all times.

EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT, OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT OUR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED UNDER THIS AGREEMENT OR BY REASON OF YOUR USE OF OR ACCESS TO ONLINE BANKING, INCLUDING LOSS OF PROFITS, REVENUE, DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY. FURTHER, IN NO EVENT SHALL THE LIABILITY OF RCB BANK AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH ONLINE BANKING.

SECURITY

You understand the importance of your role in preventing misuse of your accounts through Online Banking and Bill Pay and you agree to promptly examine your periodic statement for each of your RCB Bank accounts as soon as received. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your social security number and driver's license number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your login ID and password plus the security questions presented as challenges when Online Banking does not recognize your login behavior as fitting your normal pattern, are designed to provide security against unauthorized entry and access to your accounts. Data transferred from Online Banking and Bill Pay is encrypted in an effort to provide transmission security. Notwithstanding our efforts to ensure that the Online Banking and bill pay are secure, you acknowledge that the Internet is inherently unsecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers using RCB Bank's Online Banking, Bill Pay or email transmitted to and from us, will not be monitored or read by others. You agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all payments you authorize using the bill payment system. If you permit other persons to use the Bill Pay system or your password or other means to access your account, you are responsible for any transactions they authorize. If you believe your password or other means to access your account has been lost or stolen or that someone may attempt to use bill pay without your consent or has transferred money without your permission, you must notify RCB Bank immediately by contacting us at 855-226-5722 during customer service hours. You agree that we are not responsible for any electronic virus that you may encounter using Online Banking. We encourage you to routinely scan your computer using any reliable virus protection product to detect and remove any viruses found. Undetected or unrepaired, a virus may corrupt and destroy your programs, files and even your hardware.

UNAUTHORIZED PAYMENTS

If you suspect an unauthorized bill payment on your account, contact us at one. Your rights and responsibilities depend on the type of transaction (e.g. electronic or paper check) and the type of account (e.g. personal or business purpose) you have with us. Please see your Electronic Fund Transfers Disclosure, Deposit Agreement and terms and conditions of your account disclosures for more information and instructions.

FAILED OR RETURNED TRANSACTIONS

By using the bill payment system, you are requesting RCB Bank to make payments for you from your RCB Bank account(s). If we are unable to complete the transaction for any reason associated with your account (for example, there are insufficient funds in

your account to cover the transaction), the transaction will not be completed. You agree that you will reimburse RCB Bank immediately upon demand the transaction amount that has been returned to the bill payment system. In the event that you request RCB Bank to attempt to recover an electronic payment that has been debited from your account due to an error on your part, you agree to reimburse RCB Bank any fees it incurs in attempting to collect such payment(s).

CHANGE IN TERMS

We may change any term of this Agreement at any time. If the change would result in increased fees for any Bill Pay service, fewer types of available electronic fund transfers, increased liability for you, or stricter limitations on the frequency or dollar amounts of transfers, we agree to give you notice at least 30 days prior to the effective date of any such change, unless an immediate change is necessary to maintain security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the RCB Bank Online Banking website or forward it to you by postal mail or email. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our bill payment system, we will not notify you of the change in terms. Your continued use of any or all subject Online Banking services indicates your acceptance of the change in terms. We reserve the right to reduce, waive or reverse changes or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

YOUR RIGHT TO TERMINATE

In the event you wish to terminate your bill payment service, you may cancel at any time by contacting us by phone, secure chat or in any other form or manner acceptable to us. When not cancelled in writing to us, we may require a written confirmation of the service cancellation. Be aware of any outstanding payments and make arrangements for future payments to the payees. When deleting specific payees only, you may individually delete that payee and retain the service for any remaining payees. Any payment(s) the bill payment system has already processed before the requested termination date will be completed by the bill payment system. All scheduled payments including recurring payments will not be processed once the bill pay service is terminated.

OUR RIGHT TO TERMINATE

You agree that we can terminate or limit your access to the bill payment system for any of the following reasons:

- (i) Without prior notice, if you have insufficient funds in any one of your RCB Bank accounts, the bill payment service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, debits, and pending transfers.
- (ii) For any reason whatsoever in our sole discretion and upon

You agree we may cancel this Agreement at any time and terminate your access to this service and/or Online Banking. We will take reasonable measures to reach you concerning the service cancellation, but are under no obligation to provide you such notice. If you enroll in the bill payment service but do not initiate any payments for 180 consecutive days, your bill payment service will be cancelled without prior notification. Further, your bill payment service may be terminated if RCB Bank deems you have made improper use of the bill payment service.

PAYEE LIMITATION

RCB Bank reserves the right to refuse to pay any payee to whom you may direct a payment.

RETURNED PAYMENTS

By using the bill payment system, you understand that payees and/or the United States Postal Service may return payments to RCB Bank for various reasons such as, but not limited to, payee's forwarding address expired; payee is unable to locate account, payee's account number is invalid, or payee account is paid in full. The bill payment system will use its best efforts to research and correct the returned payment and return it to your payee, or void the payment and credit your account.

ERROR RESOLUTION

For more information about your rights and obligations related to error resolution of electronic fund transfers, please refer to the Electronic Fund Transfers Disclosure and Agreement you received when you opened your account. If you need a new copy of this disclosure, please contact us at (855) 226-5722.

TREASURY MANAGEMENT. Please refer to the Treasury Management Agreement for information regarding Treasury Management products.

ELECTRONIC STATEMENTS (eSTATEMENTS), ELECTRONIC NOTICES & EDOCUMENTS AGREEMENT

The following establishes the rules that cover your enrollment and participation in electronic statements (“eStatements”) and notices through RCB Bank Online Banking. As used in this agreement, **By submitting your enrollment, you accept the terms and conditions of this Agreement. Please read it carefully.**

RECEIVING DISCLOSURES ELECTRONICALLY

Enrollment in electronic statements and notices (eDocuments) is only available to customers with access to RCB Bank’s Online Banking. For accounts with joint and/or multiple designated account owners, only one account holder’s authorization is required to enroll in electronic statements and notices. RCB Bank’s Online Banking retains up to 18 months of account statement history. The history starts building with the first electronic statement after your enrollment in electronic statements. After enrollment, we will stop mailing your paper account statements for any accounts enrolled in eStatements. This agreement applies to both electronic statements and notices. You have the option to choose which accounts to enroll, as well as which types of statements and/or notices you would like to receive electronically. You can change your elections, including opting out of eStatements and eDocuments entirely, at any time by logging in to RCB Bank’s Online Banking system.

USING THIS SERVICE MAY STOP DELIVERY OF PAPER RECORDS

By enrolling in electronic statements and notices, you may electronically access, review, download and print account statements and notices for the accounts you designate. We will no longer deliver periodic paper statements for these accounts. Any account available on RCB Bank Online Banking that is not enrolled in electronic statements and notices will continue to have periodic account statements and notices delivered in paper form.

WE WILL NOTIFY YOU BY EMAIL WHEN YOUR STATEMENT OR NOTICE IS READY FOR YOUR REVIEW

We will send an email that your electronic statement(s) and/or notice(s) are available on RCB Bank’s Online Banking. We will use the email address that was provided during enrollment for electronic statements and/or notices. All emails sent by us to the email address on file will constitute notice and delivery to you and all designated account owners whether or not you access or review the electronic statement and/or notice. You agree to maintain access to RCB Bank Online Banking in a manner that gives you continuous ability to review, download, access and print your electronic statement(s) and/or notice(s), even if all designated account owners may not have access to such email address.

It is each designated account owners sole responsibility to review and access promptly their own electronic statement(s) and/or notice(s). All electronic statements and notices delivered in electronic form are binding just as if they were delivered in paper form.

YOU MUST KEEP US INFORMED OF YOUR CURRENT EMAIL ADDRESS

You agree to update your email address within RCB Bank Online Banking as changes occur. Updates to your electronic statement and/or notice email address within RCB Bank Online Banking can be made on the Options tab. You may also choose to contact us by phone at 855-226-5722 or send us a secure message via your Online Banking using the Contact option to update your email address.

YOU MAY STOP THE ELECTRONIC STATEMENT AND/OR NOTICE SERVICE AT ANY TIME

You or any designated account owner may revoke consent for the electronic statement and/or notice for one or more designated accounts at any time by contacting us at any time at 855-226-5722 or by cancelling enrollment in electronic statements and/or notices in Online Banking. Posting of your account statement(s) to RCB Bank Online Banking and email notifications will continue until: (a) you terminate electronic paper statements and/or notices, (b) you close your account with us, or (c) termination of your Online Banking with us.

Please note: There may be consequences for revoking your consent for an electronic statement. Please review the most current account disclosures and Fee Schedule applicable to your specific account for any impacts of cancelling electronic statements. Some account types require electronic statements as a qualifying factor to receive rewards or to avoid a fee.

We reserve the right at our sole discretion, to discontinue the provision of your electronic statement and notice service for any or all designated accounts. Upon such termination, delivery of paper account statements will resume within a reasonable timeframe. Termination of electronic statements and notices does not affect the validity or legal effect of any account

statement delivered to you or any designated account owners through Online Banking. Termination of electronic statements and notices does not terminate the RCB Bank Online Banking service unless otherwise stated.

HOW TO GET PRINTED COPIES OF STATEMENTS

If you would like paper copies of any periodic account statements delivered via the electronic statement channel, please sign into your RCB Bank Online Banking and download the documents needed and print them from your computer. You can also contact us at 855-226-5722 and request printed copies. A fee may apply for this service. Please be sure to ask an RCB Bank employee regarding fees or you can see a current Fee Schedule for details. A request for a paper copy does not cancel your electronic statement and/or notice service.

COMPUTER EQUIPMENT AND SOFTWARE ARE NEEDED

By consenting to this agreement, you agree that you have adequate access to a computer with sufficient internet connectivity and software to receive email notifications, access Online Banking and review your periodic statements. This includes the following:

- Local, electronic storage capacity to retain our communications and/or a printer to print them
- Up to date internet browser that we support to access your account(s) through Online Banking or if accessing your account(s) through our mobile applications, one of the mobile operating systems we support
- An up to date device or devices (e.g., smartphone, mobile device, computer, tablet, etc.) suitable for connecting to the internet or for downloading our mobile applications or accessing our mobile websites
- A valid email account and software to access it
- Software that enables you to view files in the Portable Document Format ("PDF"), such as Adobe Reader.

These are subject to change periodically and it is your responsibility to ensure that you have adequate hardware and software to use electronic statements and notices services.

SERVICE AVAILABILITY

The service providing electronic statements and/or notices is generally available 24 hours a day, 7 days a week; however, this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

RISKS AND DISRUPTIONS

Certain risks are associated with the transmission of confidential information through the internet including but not limited to unauthorized access, delays, system outages, disruptions in telecommunications services and the internet. Email is not private or secure. The email notification sent to you alerting you that your electronic statement and/or notice has been posted to your Online Banking account is an unencrypted, automatic alert. Although the alert is not intended to contact personally identifiable confidential financial information, it may contain part or all of your name or other identifying information, which could be seen or intercepted by others if delivered to your business address or other electronic devices or computers not exclusively under your control. Please do not respond to the alert emails by return email, or use it to request information, paper copies, service or other items or to revoke consent. We will not be responsible to act upon requests made in that manner.

THIS AGREEMENT AMENDS AND IS IN ADDITION TO ALL OTHER AGREEMENTS

The authorization, terms and conditions and consent set forth herein constitute an agreement by you to use the electronic statements and/or notices as described herein and may be modified or amended by us upon written notice sent to you or by posting to an updated agreement to your Online Banking account and sending you an email notification or similar written notice thereof. Your continued use of electronic statements and/or notices after such notification of change shall be understood as your agreement to be bound by all such changes. This agreement is in addition to and part of the terms and conditions of the other agreement(s) governing your use of electronic statements and/or notices and your accounts and relationship with us. It constitutes an amendment of those agreements specifically where sections relate to delivery of selected periodic statements for designated accounts.

FEDERAL LAW

You acknowledge and agree that your consent to use the electronic statements and/or notices service as described herein is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

ELECTRONIC STATEMENT AND NOTICE AUTHORIZATION

You understand that you will no longer receive paper statements and/or selected notices, and agree to receive your account statements and/or notices electronically. You understand that you may at any time request a copy of a paper statement and that additional fees may apply.

You understand you may discontinue electronic statements and/or notices and return to paper documents at any time by contacting RCB Bank Customer Service. Such request will terminate this electronic statement and/or notice authorization for the referenced account and with the loss of electronic statements, fees may be incurred and you may not qualify for rewards should you be in a rewards account type. Please refer the most current Fee Schedule or account disclosures provided during account opening.

You agree to review your electronic statements and/or notices promptly each month and will notify the bank immediately of any suspected errors, alterations or irregularities, including unauthorized access to your account.

ELECTRONIC STATEMENTS & NOTICES AGREEMENT AND TERMS AND CONDITIONS (February 2021)

MOBILE DEPOSIT AGREEMENT AND TERMS AND CONDITIONS

Mobile Deposit is an optional feature that allows you to use your Capture Device to make deposits to an account by capturing an image of a check and transmitting it to us. You must be enrolled in Online Banking and download our Mobile Banking application to access Mobile Deposit. We are responsible only for exercising ordinary care in accepting deposits made by you through Mobile Deposit. We are not liable for any damages, loss, or fees you incur (a) if you or we are experiencing technical or other difficulties with Mobile Deposit; (b) if you do not utilize the appropriate hardware or software components to access Mobile Deposit; (c) if you attempt to deposit ineligible, illegible, illegal, unendorsed or improperly endorsed Checks; (d) if we choose not to accept a check for deposit; (e) if we limit the deposit amounts or the number of deposits that may be made; (f) for any delays in the acceptance process; or (g) for any other circumstance beyond our control. Nothing in this Agreement shall be construed as requiring us to accept any check for deposit, even if we have accepted that type of check previously.

You agree that, when you use Mobile Deposit, you remain subject to the terms and conditions of this Agreement in addition to the terms and conditions in our other agreements with you and with any unaffiliated service providers, including but not limited to, your Internet service provider, mobile service provider, or third-party software provider and that this Agreement does not amend or supersede any of those unaffiliated service provider agreements. You understand that those agreements with unaffiliated service providers may provide for fees, limitations and restrictions that might affect your use of Mobile Deposit (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Deposit), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that any unaffiliated service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with those products and services directly with your unaffiliated service provider.

DEFINITIONS

“Mobile Deposit” means the service provided to you by the Bank to make deposits to an account by capturing an electronic image of the check, along with associated deposit information, and delivering it to us via any capture device.

“Capture Device” means any device acceptable to us that provides for the capture of images of checks for transmission to us.

“Check” means a check, draft, substitute check or other negotiable instrument, as defined in Federal Reserve Regulation CC (“Reg CC”), the electronic image of which is considered an item within the meaning of Article 4 of the Uniform Commercial Code as adopted by the State of Oklahoma, and an electronic item under Federal Reserve Regulation J and Federal Reserve Bank operating circulars.

“Image” means the electronic image of the front and back of the Check, in addition to other information required by us for processing or according to applicable law; such as an imaged check is not subject to Reg CC and our Funds Availability Policy.

MOBILE DEPOSIT REQUIREMENTS

In order to enroll in the service, you must be designated as an authorized signer or owner of the RCB Bank account that is eligible for this service, and be approved by us for the service. In order to use the service, you must (a) at all times maintain an account in good standing with us, (b) have no more than 3 returned deposit items in a 6-month period, (c) agree to not deposit foreign items and (d) comply with any restrictions that we tell you about. As part of this service, we reserve the right to periodically audit your remote deposit capture, information technology processes and security and to require you to implement reasonable and necessary controls subject to our sole discretion. RCB Bank reserves the right to change service requirements at any time without prior notice to you.

INELIGIBLE CHECKS

We shall have no liability to you or any other person in the event that your deposited check is processed, or converted by us, to a check image. Only a draft, payable on demand, and drawn on or payable through or at an office of a bank, is eligible for mobile deposit as a check image.

You agree that checks will be made out to a signer on the account. Checks payable jointly should be endorsed by both payees and both payees must be on the account. You agree you will *not* attempt to deposit an image of any of the following, including, but not limited to: (a) any check payable to any person or entity other than you; (b) any check payable jointly, unless properly endorsed and deposited into an Account in the name of all payees; (c) any check containing any apparent alteration of any of the fields on the front or back of the Check (including the MICR line), or that you know or should suspect is fraudulent or otherwise not authorized by the owner of the account on which the check is drawn; (d) any check previously converted to a substitute check, as defined in Reg. CC; (e) any check previously deposited via Mobile Deposit or at another financial institution; (f) any check drawn on a financial institution located outside the United States and/or not payable in U.S. currency; (g) any stale-dated or post-dated Check; (h) any improperly endorsed check; (i) any check prohibited by our current procedures related to Mobile Deposit or that is otherwise restricted in your Account Agreement, (j) Promissory notes, savings bonds, substitute checks or non-cash items as defined under section 229.2 (u) of the Federal Reserve's Regulation CC. We are not liable for any loss, costs, or fees you may incur if we do not accept an ineligible check.

We may return or refuse to accept all or any part of a deposit to your RCB Bank account using this service at any time and will not be liable for doing so even if such action causes outstanding checks or other debits to your account to be dishonored and returned.

ENDORSEMENT

You agree to physically endorse all Checks with a restrictive endorsement that you transmit to us through Mobile Deposit with "For Mobile Deposit Only to RCB Bank" in addition to any other signature endorsements or as otherwise instructed by RCB Bank.

IMAGE QUALITY

You are responsible for accurately capturing an image of the front and back of each paper check and the correct dollar amount of the check. You are responsible for the inspection of all check images to ensure the legibility of the check image (including without limitation the dollar amount and signature of the person who signed the check (the "drawer"), and for ensuring that any and all information on a paper check is accurately captured and legible in the resulting check image.) You acknowledge that current image technology might not capture all security features (e.g. watermarks) contained in the original paper check(s) and agree to assume any and all losses resulting from claims based on security features that do not survive the image process. The image you transmit to us through Mobile Deposit must be legible. The quality of the image must comply with the requirements established from time to time by the American National Standards Institute, the Federal Reserve Board, and any other regulatory agency, and any clearing house or association, or any higher standard set by us. We reserve the right to reject any deposit (as a mobile deposit or otherwise) for any reason. We will notify you of the rejection of any deposit.

IMAGE RECEIPT

Acknowledgement or receipt or delivery does not constitute an acknowledgement by the Bank that the transmission was error free, was able to be processed, or was completed, or that funds will be credited to your account for that check. We reserve the right to reject any image transmitted through Mobile Deposit.

AVAILABILITY OF FUNDS

You agree that qualified checks deposited under the Mobile Deposit service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. All deposits are subject to review and funds from your deposit may not be available for immediate withdrawal. We may make such funds available based on such factors as the length and extent of your relationship with us, transaction and experience information, and other factors we in our sole discretion deem relevant. A check transmitted through Mobile Deposit shall be deemed accepted when your Online Banking deposit history shows that your check has been accepted for deposit. If we subsequently determine your check was not eligible or if your check is returned to us, we reserve the right to collect all or any part of your deposit from your account ("charge-back"), and we will notify you as required by our procedures and applicable law. You agree that we are not liable for any loss, costs, or fees you may incur as a

result of our charge-back of an ineligible or returned check. Should we place a hold on your deposit, you agree that the hold is subject to our Funds Availability Policy. You further agree that if a check you transmit using Mobile Deposit is subsequently returned to us as a substitute check, it will be subject to Reg. CC and our Funds Availability Policy.

In general, if a check(s) through the Mobile Deposit service is received and accepted on or before 7:00 pm (Central Standard Time) on a business day that we are open, we will consider that day to be the day of your deposit and the funds will be available same day unless a hold is placed. If a check(s) through the mobile deposit service is received after 7:00 pm (Central Standard Time) on a business day we are open or on a non-business day, such as a weekend or federal holiday, we consider the next business day to be the day of your deposit as well as when funds will be available.

REPRESENTMENT OF RETURNS

In the event we determine, at our sole discretion, that we need the original paper check to collect a returned check image, you shall be responsible for providing the original paper check to us. You agree to retain the check in a secure environment for at least 30 calendar days from the date you transmitted the image to us. After 30 days, you agree either to (a) destroy the Check you transmitted to us as an Image; (b) mark it "Electronically Presented" or "VOID"; or (c) otherwise render it incapable of further transmission, deposit, or presentment. We may request you provide us with a retained check in order to facilitate error resolution. If the original paper check has been destroyed, you shall be responsible for providing a replacement check.

YOUR WARRANTIES AND REPRESENTATIONS

With respect to each transmission of an Image to us using Mobile Deposit, you are deemed to make any representation or warranty that would have applied had you deposited the original paper check with us. In addition, you are deemed to make to us any representation or warranty that we make, under applicable law, clearinghouse rule, bilateral agreement, Federal Reserve Operating Circular or otherwise, to any person, (including without limitation, a collecting US Bank, a Federal Reserve Bank, a paying bank, a Receiving Depository Financial Institution, a returning bank, the drawee, the drawer, any endorser, or any other transferee) when RCB Bank transfers, presents, processes or originates the check image(s). These representations and warranties include but are not limited to, that:

1. The image is a true and accurate rendition of the front and back of the original check(s), without any alteration, and the drawer of the check has no defense against the payment of the check.
2. The amount, each payee, each signature and each endorsement on the check is legible, genuine, and accurate.
3. The image contains all necessary endorsements up until the original check(s) are imaged.
4. The check(s) has not been altered.
5. No depository bank, drawer, drawee, or endorser will be asked to make a payment based on an item that is already paid.
6. You will not deposit or otherwise endorse to a third-party the original item (the original check) and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the item (either the original item, or a paper or electronic representation of the original item) such that the person will be asked to make payment based on an item that has already paid.
7. Other than the Image of the check remotely deposited through Mobile Deposit, there are no other duplicate images of the Check.
8. You have no knowledge that the check image is unauthorized.
9. You are authorized to enforce the check or are authorized to obtain payment of the check on behalf of a person entitled to enforce the check.
10. The information you provided in your registration to use Online Banking remains true and correct and, in the event any such information changes, you will immediately notify us of the change.
11. You have not knowingly failed to communicate any material information to us.
12. Files and images transmitted to us will contain no viruses or any other disabling features that may have an adverse effect on our network, data, or related systems.

YOUR RESPONSIBILITY AND INDEMNITY

With respect to each check image that you transmit to us, you shall indemnify and hold us harmless from and against any and all claims, damages, demands, liabilities, losses, expenses and penalties (including, without limitation, reasonable attorney's fees and court costs at trial or on appeal) arising directly or indirectly: (i) from your breach of a representation or warranty as set forth in the "Your Warranties and Representations" section above, (ii) as a result of any act or omission by you in the capturing, transmission or creation of the check image, including without limitation the encoding of the MICR data from the original paper check, (iii) from any duplicate, unauthorized or fraudulent check or check image, (iv) for any loss caused by our creation or acceptance of a check image instead of presentment of the original paper check, or (v) from any other omission or act arising out of our action or inaction taken pursuant to any request by you or pursuant to this agreement. This section shall survive termination of this agreement.

LIMITED USE

You may use the Mobile Deposit service and the Remote Deposit Capture system for personal or business use for as long as we, in our sole discretion, provide mobile deposit to you.

RETENTION AND DESTRUCTION OF TRANSMITTED ITEMS

Once your Online Banking deposit history shows that your check has been accepted for deposit, you agree to retain the check in a secure environment for at least 30 calendar days from the date you transmitted the Image to us. After 30 days, you agree either to (a) destroy the check you transmitted to us as an image; (b) mark it "Electronically Presented" or "VOID"; or (c) otherwise render it incapable of further transmission, deposit, or presentment. We may request you provide us with a retained check in order to facilitate error resolution. Unless we have notified you that your check was not accepted by us, you agree never to re-present to us or to any other party a check that has been deposited through Mobile Deposit. You further agree to supply any information in your possession that we request regarding deposits you make or attempt to make through Mobile Deposit.

ERRORS

You agree to notify us immediately of any suspected errors regarding deposits you make through Mobile Deposit, and in no event, later than 30 days after the applicable RCB Bank Account statement is transmitted to you. Unless you notify us within 30 days, such Account statement regarding all deposits made through Mobile Deposit will be deemed correct, and you are prohibited from bringing a claim against the Bank for such alleged error.

DEPOSIT LIMITS

We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using Mobile Deposit and to modify such limits at any time. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. If your deposit is rejected for exceeding the limits, you agree that you may have to deposit the check by other means than by Mobile Deposit. Daily and multi-day deposit count and dollar limits may vary and are subject to change at our sole discretion without prior notification to you. You may call us at 855-226-5722 for more information on these limits.

FEES

Fees are assessed per account set up for Mobile Deposit (see Fee Schedule for details). To avoid monthly fees, eStatements must be set up for all accounts set up for Mobile Deposit. Transaction fees for Commercial customers will still apply whether or not accounts are set up for electronic statements. If you continue to use the service after the fee is effective, you agree to pay the fees, which may change from time to time. We may change any service fee at any time, as long as we give you at least 30 days advance notice, to the extent required by applicable laws. You are responsible for any fees or other charges your wireless carrier may charge for any related data or message services, including without limitation for short message service.

SECURITY PROCEDURES

You shall comply with all security procedures for the mobile deposit service established by us or set forth in any written user requirements communicated to you. You are solely responsible for (a) maintaining your own internal security procedures, (b) preventing errors or unauthorized access to your system or the mobile deposit system, and (c) safeguarding the security and confidentiality of any information obtained from your deposited checks, check images and other information that is either

printed from, stored on or downloaded to, your system, the mobile deposit system or other computer/data systems or portable media.

TERMINATION

We reserve the right to terminate this agreement immediately without written notice to you of such termination. We may also, in our sole discretion, terminate the service effective immediately if: (a) we at any time determine that you do not meet our risk or other qualification requirements, (b) there is an occurrence of a material change in your account activity or other risk analysis criteria as determined by us in our sole and absolute discretion, (c) you are in default of any terms of this agreement where such default gives us the right to terminate, immediately or otherwise, or close your account, (d) we discover any negligent or willful misconduct (including but not limited to types of fraudulent activity) on your part or any party with respect to check images submitted for deposit by you, (e) you are in default of any terms of the agreement or any other agreement with us, (f) you have not used the service for a period of time deemed to constitute an inactive service by us (in our sole discretion).

Either you or we may terminate the service, with or without cause, without notice to the other of its intent to do so. If you send notice of termination, you may send it to the address below:

RCB Bank
Attn: eServices
PO Box 189
Claremore, OK 74018

In the event of termination of services, your rights and responsibilities as well as ours, shall continue through any applicable settlement period, including with respect to transactions processed prior to the effective date of termination. Any termination of this agreement shall not affect any of our rights and your obligations with respect to this agreement prior to termination, or any other obligations that survive termination of this agreement.

ENTIRE AGREEMENT

This agreement (including any documentation related to the services provided to you) together with the Deposit Account Terms and Conditions, Account Agreements/Signature Cards, Treasury Management Agreements and other applicable agreements between us is the complete and exclusive statement of the agreement between us with respect to the subject matter hereof and supersedes any prior agreement(s) between us with respect to such subject matter.

In the event of a conflict or inconsistency between the terms of any other agreement between us and the terms of this agreement, with respect solely to the services, the terms of this agreement shall control, but only to the extent of such conflict or inconsistency. In the event performance of the services provided herein in accordance with the terms of this agreement would result in a violation of any present or future statute, government policy or regulation to which we are subject, and which governs or affects the transactions contemplated by this agreement, then this agreement shall be deemed amended to the extent necessary to comply with such statute, policy or regulation and we shall incur no liability to you as a result of such amendment or violation. No course of dealing between us will constitute a modification of this agreement or the security procedures or constitute an agreement between us regardless of whatever practices and procedures we may use.

WAIVER

We may waive enforcement of any provision of this agreement. Any such waiver shall not affect our rights with respect to any other transaction or modify the terms of this agreement.

NON-ASSIGNMENT

You may not assign this agreement or any of the duties or rights hereunder to any person.

BINDING AGREEMENT; BENEFIT

This agreement shall be binding upon and solely for the benefit of the parties hereto and their respective legal representatives, assignees and successors. This agreement is not for the benefit of any other person and no other person shall have any right against you or us hereunder.

NOTIFICATIONS

Mobile Deposit Notifications will come both by email and SMS text message to communicate about deposit status. Message and data rates may apply; see agreement with your data carrier for more details. Opting out of Mobile Deposit-related text messages, will also stop Text Banking, if enrolled. To cancel the text notifications, send STOP or SUSPEND to 39257 at any time

or call 855.226.5722. You understand that by stopping Mobile Deposit text notifications, you will also be stopping Text Banking. You can reactivate either Text Banking or Mobile Deposit text notifications by calling 855.226.5722. You may also call to opt out of email notifications. You may not opt out of both email and text notifications.

For additional information, please refer to the Mobile Check Deposit Information on the Mobile App.

MOBILE DEPOSIT AGREEMENT AND TERMS AND CONDITIONS (February 2021)

TEXT BANKING

By using RCB Bank Text Banking, you agree to the following terms and conditions:

These terms and conditions outline the rules that govern your use of RCB Bank's text banking service ("Service"). The Service allows you to access your account information and make certain transactions. These terms and conditions along with any other documents we provide to you pertaining to your account(s), is a contract that established rules that control your account(s) with us. The terms and conditions of text banking supplements the terms and conditions you received upon initial logon to Online Banking and mobile services and amends and becomes part of the initial agreement. Other documents that form this contractual agreement may include, but not limited to, the terms and conditions that you have received and are applicable to your account(s) including any change in terms notices.

In this agreement, the words "your" and "you" refer to you as the person or business entity entering into this agreement and also includes any user you authorize to use the Service on your behalf. The words "us", "we", "our" and RCB Bank refer to RCB Bank.

TEXT BANKING REQUIREMENTS AND SERVICE DESCRIPTION

RCB Bank offers its customers mobile access to account information (balances, history, transfers etc.) over the Short Message Service (SMS) as well as the option to set up alerts for their accounts (balance alerts, transaction alerts etc.). Customers do not have to have RCB Bank Online Banking in order to participate in the text banking service. Text Banking is provided for your convenience and does not replace your monthly account statement(s), which are the official record(s) of your account(s).

In order to utilize Text Banking, you must have at least one RCB Bank account. You must also have a mobile phone number with either a text plan and/or data plan with a carrier. By providing a mobile number through the enrollment process, you are certifying that you are the current and correct account holder of the mobile phone account or have the account holder's permission to provide the number. We will determine in our sole discretion what information we make available through this service. We may send any Text Banking message through your communication service provider in order to deliver them to you. You agree that your communication services provider is acting as your agent in this capacity.

You agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a phone number that is not your own or your violation of applicable federal state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement.

To apply for Text Banking, you must be the sole or joint owner of the bank account(s) for which Text Banking services apply and you must have full signing authority on the accounts. If there is any change in ownership of any such account(s), notification must be immediately provided to RCB Bank.

It is your sole responsibility to ensure your device(s) are compatible with and capable of operating in a manner that allows you to utilize Text Banking securely, including, but not limited to, installing current software manufacturer provided patches and current anti-virus/anti-spyware software.

It is your sole responsibility to notify RCB Bank with any mobile phone number changes. Text messages will continue to be sent to the mobile phone number on file until we are notified of such changes.

You may select the type of alerts and preferences, which will determine, together with your account data, the frequency of alerts delivered to you until you change your preferences. Standard messaging charges from your mobile carrier service may apply. You have the right to cancel or opt out of this Service at any time.

RCB Bank is not obligated to monitor for the receipt of any alerts and RCB Bank is not responsible for missed alerts due to service interruptions or changes to your mobile device. RCB Bank does not guarantee the timely delivery, execution or the transmission of content provided by your mobile carrier service. RCB Bank will be unable to review or respond to an attempted reply to any alert, outside of the automated responses to alerts for balances, history, transfers etc.

COMMAND FEATURES

You can receive account information or perform other tasks via text message (SMS) by texting 39257 and entering one of the following command codes:

- BAL + Last four digits of account number – Balance request on specific account
- BAL with no account number – Balance request on all accounts enrolled
- HIST + Last four digits of account number – Last 5 history transactions on specific account
- HIST with no account number – Last 5 history transactions on all accounts enrolled
- XFER + Last four digits of account number transferring from + Last four digits of account number transferring to + dollar amount – transfer of funds between accounts
- HELP – Provides a list of available commands and contact information for RCB Bank
- STOP – Discontinue the text banking service

BALANCE OF ACCOUNT

The current balance of your account is the amount that is delivered to you via text message when a balance command is requested. Certain pending transactions, such as deposits, may not be available for immediate withdrawal. You will not be able to transfer via text message any amount higher than your current balance. You understand and agree that any Text Banking transaction request which results in a negative account balance may be refused by RCB Bank and/or result in an Insufficient (NSF) Return Item Fee, Overdraft Paid Item Fee, or Bounce Paid Item fee. You are responsible for any fees incurred by Text Banking transactions.

FEES

There may be fees that apply for this service (see current Fee Schedule). By enrolling in the service, you are agreeing to the monthly fee for this service, if applicable. We reserve the right to change this fee at any time. In addition, we may change any service fees at any time, as long as we provide you at least 30 days prior notice, to the extent as required by applicable law.

Additionally, you are responsible for any and all charges, including, but not limited to fees otherwise applicable to your account(s) and fees associated with SMS messaging imposed by your communications service provider. Message and data rates may apply. Such charges may include those from your communications service provider. Message frequency depends on user preferences. RCB Bank recommends you review your contract with your mobile carrier service prior to enrolling in this Service. Text HELP to 39257 to see a list of available commands. To cancel this Service, text STOP to 39257 at any time.

CANCELLATION

If you no longer wish to receive text messages, you can opt out and cancel by texting STOP to 39257. You will receive a confirmation text back confirming that text messages and Text Banking have been stopped. You understand that by stopping Text Banking, you will also be stopping text notifications for Mobile Deposit. You can reactivate either Text Banking or Mobile Deposit text notifications by calling 855.226.5722.

TRANSFERS

Transfers through text banking are subject to these terms and conditions and your deposit account disclosures. RCB Bank reserves the right to cancel or refuse a transfer. We are obligated to notify you promptly if we decide to cancel or refuse any transfer request that complies with these terms and conditions of text banking and other applicable terms and conditions. However, we are not obligated to provide notification of your transfer being cancelled or refused if you attempt to make transfers that are prohibited under these terms and conditions of text banking, any additional agreement applicable to your account(s) or federal and state law. You will also be held responsible for any additional fees charged in accordance with our other disclosures.

INTERNAL TRANSFERS

Internal transfers through text banking are monetary, one-time transfers between your eligible accounts at RCB Bank. Internal transfers initiated through the Service before 7:00 pm (Central Standard Time) on a business day we are open are posted to your account the same day. Internal transfers completed after 7:00 pm (Central Standard Time) on a business day or on weekends or federal holidays, will be posted on the next business day. In order to cancel a text transfer, you would have to reverse the transfer via Text Banking.

EXTERNAL TRANSFERS

External transfers are monetary transfers from an account(s) that you are an authorized signer on at RCB Bank and an external financial institution. External transfers are not allowed via text banking. Please see the instaPay section for additional information on external transfers.

OVERDRAFTS

You understand and agree that if your account(s) has insufficient funds to perform all transfers you have requested for a given business day, RCB Bank reserves the right to determine posting order of items presented for payment and, any transfer initiated through the Service which would result in an overdraft of your account(s) may, at our discretion, be refused or cancelled. Charges may be incurred; see the Bounce Protect Disclosure and Enhanced Bounce Protection Plan disclosure.

TRANSACTION AMOUNT LIMITS

The amounts that may be transferred is pursuant to the terms of the applicable deposit agreement and disclosure for the account(s). If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

ERROR RESOLUTION

For more information about your rights and obligations related to error resolution of electronic fund transfers, please refer to the Electronic Fund Transfers Disclosure and Agreement you received when you opened your account. If you need a new copy of this disclosure, please contact us at (855) 226-5722.

SECURITY

Accepting these terms and conditions and by using the Service, you acknowledge awareness of the following best practices and your intention to follow these steps to safeguard your text banking capabilities.

- Lock your mobile device using a password, if this is an available feature on your device
- Disable the Bluetooth feature when not in use, if this is an available feature on your device
- Delete your stored text messages that include your account balances and history
- Download from sources only if you deem them trustworthy
- Use the remote-wipe software or device feature to clear the data on your iPhone or other mobile device in case you lose it
- Activate alerts that can inform you when large amounts are withdrawn from your RCB Bank account(s)

In the event you do not uphold these terms and conditions, you agree and acknowledge that RCB Bank may cancel the Service at any time without prior notice. RCB Bank may at any time, without prior notice, suspend temporarily or permanently terminate the Service due to inappropriate activity or use, or if your access to your RCB Bank account(s) is restricted by RCB Bank or any other party for any reason. RCB Bank will automatically terminate the Service should you cease to maintain an eligible account with RCB Bank.

NOTIFY US AS SOON AS POSSIBLE if you believe your mobile device has been stolen, lost or used without your authorization, or otherwise compromised. You assume full responsibility for the confidentiality and security of your mobile phone number, mobile device, personal identification numbers and passwords used to access the Service.

RCB Bank is not responsible for continued access outside your mobile phone carrier's coverage area. RCB Bank may inform you from time to time about changes to the way you should access or operate the Service. You agree to observe all such changes and that RCB Bank is not responsible for any interruption, liability or loss that may occur should you or your mobile device not support such changes.

This service may not be encrypted and may include personal or confidential information about you, such as your account activity or status. You agree to protect your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to you through this service. You have the sole responsibility for maintaining the safety, security and integrity of the mobile device you will use to send and receive SMS messages. You shall bear the entire risk for any use thereof, whether or not you have authorized such use and whether or not you are negligent. If you permit other persons to use the Mobile Device, you will be held responsible for any transaction(s) they authorize and we will not be liable for any damages resulting to you. You agree not to use Text Banking or the content or information delivered through Text Banking in any way that would be considered illegal.

Receipt of account information through Text Banking may be delayed or impacted by factor(s) pertaining to your phone carrier or other parties.

We will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of account information to third parties. Also, nothing about text banking creates any new or different liability for us beyond what is already applicable under your existing account agreements.

You will never receive a text banking message that asks you to send any sensitive personal or financial information – such as your Social Security Number, account number, password, PIN number or any other personal data – do not respond to the message and call us at 855.226.5722 to report the incident.

USER INFORMATION AND PRIVACY

You acknowledge that in connection with your use of the Service, RCB Bank and its affiliates and service providers, and their affiliates, may receive and may share with one another as part of providing the Service, domain names, addresses, telephone and device numbers, passwords, data files, the content of messages, and other data and information provided by you or from other sources in connection with the Service.

RCB Bank and its service providers and affiliates will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver the Service and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of customers or the public, to defend claims and as otherwise authorized by you. RCB Bank and its service providers and affiliates also reserve the right to monitor use of the Service for purposes of verifying compliance with these terms and conditions, the law and any applicable license, but disclaim any obligation to filter, monitor or edit any content.

TEXT BANKING AGREEMENT AND TERMS AND CONDITIONS (February 2021)

INSTAPAY (P2P)

This Service is an optional Online Banking service that enables you to initiate a payment instruction from an eligible transaction account to an account at a U.S. Financial Institution. Although the ACH Network is often used to execute instaPay Service Payment Instructions for the instaPay Service, other Payment Networks may be used to facilitate the execution and transmission of Payment Instructions. All payments must be made through Online Banking and are subject to the terms of this Agreement and applicable laws and regulations, in each case as in effect from time to time. Receipt of payments may be made through Online Banking and is subject to the terms of this Agreement and applicable laws and regulations, in each case as in effect from time to time.

DEFINITIONS

“instaPay”, “P2P” and “Person to Person” all refer to the service that allows an external transfer to be initiated from an RCB Bank account to an external financial institution.

SERVICE PROVIDERS

We are offering you this Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. You agree that we have the right under this Agreement to delegate to Service Providers all the rights and performance obligations that we have under this Agreement, and that the Service Providers will be third-party beneficiaries of this Agreement and will be entitled to all the rights and protections that this Agreement provides to us.

INTERNAL TRANSFERS

You may also make internal transfers between your account(s) that you are an authorized signer on at RCB Bank and another RCB Bank account not owned by you through the instaPay service.

EXTERNAL TRANSFERS

External transfers are monetary transfers from an account(s) that you are an authorized signer on at RCB Bank and an external financial institution. External transfers can be sent using your RCB Bank debit card and can be sent to a receiver using a mobile

phone number or email address. The receiver can retrieve the payment by either debit card or using their checking account information.

LIMITS

Daily, monthly and transaction limits may apply for security purposes.

FEES

See our current Fee Schedule for fee amounts. Fee amount will be added to the transaction amount and deducted from the account immediately. The fee is charged for processing the instaPay payment whether or not the recipient accepts the payment and is non-refundable.

For additional information, please refer to the instaPay Agreement when making a Person to Person transfer on the Mobile App. instaPay transactions are also subject to your deposit account terms and conditions and well as RCB Bank's Electronic Fund Transfer Disclosure and Agreement.

INSTAPAY AGREEMENT AND TERMS AND CONDITIONS (February 2021)

MY FINANCE

My Finance is an account aggregation and reporting tool offered within Online Banking. The My Finance service gives you the ability to analyze your personal finances through the account information you provide, and the impact of various strategies on them. You may monitor any of your financial account relationships from any of your accounts at RCB Bank or from any other account held by you at another financial institution, assuming, of course, that the financial institution has the ability to, and permits you to, release your financial information to My Finance and RCB Bank.

If you apply for My Finance through Online Banking, it is not a proprietary service. We are offering this service (Geezeo/My Finance) under a licensed agreement with Jack Henry & Associates, ("Licensee"), which includes any sub licensor, successor, assignee or provider of any associated hardware or software needed by the Licensee to support this service.

You acknowledge and agree that when we are collecting information related to the service from any of your accounts, we are acting as your agent, and not as the agent or on behalf of any third party. You agree that we, our affiliates and partners shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by you.

You agree that we shall not be liable for any costs, fees, losses or damages of any kind incurred as a result of (1) Our access to the account(s); (2) Any inaccuracy, incompleteness or misinformation contained in the information received from the account(s); (3) Any charges imposed by any provide of account(s) (4) The actions or inactions of any other financial institution or other providers of the account(s)

Not all types of accounts are eligible for the Service. Be sure to check with your other financial institutions for any restrictions regarding your retirement (401k, IRA, etc.), savings, trusts, loans, custodial, business, corporate and other account types. We are not responsible for any costs or losses incurred from the provider of your account or those imposed by applicable law.

Your Responsibility for Errors: You understand that we must rely on the information provided by you and you authorize us to act on any instruction, which has been or reasonably appears to have been sent by you. You understand that financial institutions receiving your request for the release of information may rely on such request through the Service. We are not obligated to take any further steps to confirm or authenticate such instructions and will act on them without getting further confirmation. You understand that, if you provide us with incorrect information or if there is any error in your instruction, we will make all reasonable efforts to reverse or delete such Account but you acknowledge and agree RCB Bank shall have no liability for any and all losses resulting, directly or indirectly, from any of your errors, duplication, ambiguities or misinformation in the information that you provide.

You may cancel the service at any time by contacting us at 855.226.5722.

MY FINANCE AGREEMENT AND TERMS AND CONDITIONS (February 2021)

ONLINE ACCOUNT OPENING

All applicable disclosures and terms and conditions will be presented to the customer during the online account opening process.

ONLINE ACCOUNT OPENING AGREEMENT AND TERMS AND CONDITIONS (February 2021)

HEADINGS

Headings are used for reference purposes only and shall not be deemed a part of this agreement.

GOVERNING LAW

The terms and conditions of this Agreement are subject to and governed by the applicable state and federal laws. The accounts designated for access through Online Banking and/or services contained within this Agreement continue to be governed under the Agreement and Disclosures provided to you for each account. Changes in these laws may change the terms and conditions of this Agreement or of the Agreements and Disclosures of one or more of the accounts. We will notify you of any changes as required by law.

VENUE AND CLASS ACTION WAIVER

If there is an issue or dispute relating to your account or to this Agreement, you and we agree that the location of the court proceeding will occur in the state where you opened the account and that the county will be chosen by us in our sole discretion. You further agree to bring any claims against us in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

SEVERABILITY

Whenever possible, each provision of this Agreement shall be interpreted as such manner as to be effective and valid under applicable law. If any provision of this Agreement shall be prohibited by or invalid under applicable law, such as provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Agreement.

ASSIGNABILITY

We may assign our rights and duties under this Agreement to an affiliate or successor. You may not assign your rights and duties under this Agreement at any time.

NO WAIVER

You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege under this Agreement shall effect or preclude our future exercise of that right, remedy, power or privilege. Online Banking IDs will become inactive after 365 days without valid login. Online Banking will be deleted after 730 days without valid login. Any additional Online Banking products will be unavailable once the Online Banking ID is inactive or deleted.

REFERENCE TO OTHER DISCLOSURES

- (a) For more information about your rights and obligations related to error resolution of electronic fund transfers, please refer to the Electronic Fund Transfers Disclosure and Agreement you received when you opened your account. If you need a new copy of this disclosure, please contact us at (855) 226-5722;
- (b) For more information about other disclosures and fees which covers your and our obligations and the cost of services, please refer to the Truth in Savings Disclosure, Schedule of Fees and any other disclosure or enrollment forms you received when you opened your Account(s) or signed up for additional services. If you need new copies, please contact us at (855) 226-5722.

CHANGES TO THIS AGREEMENT

Terms and conditions of Online Banking and other services referenced in this Agreement are subject to change at our discretion. We may change any term of this Agreement at any time. If the change would result in increased fees for any service, fewer types of available electronic fund transfers, increased liability for you or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice of at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post

any required notice of the change in terms on the RCB Bank Online Banking website or forward it to you by email or postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject service(s) indicates your acceptance of the change in terms. We reserve the right to waive, reverse or reduce charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

COMMUNICATIONS BETWEEN RCB BANK AND YOU

Unless otherwise stated in this Agreement, you can communicate with us in any one of the following avenues:

1. Secure online message via Online Banking
2. Telephone – (855)-226-5722
3. Secure chat via Online Banking
4. Postal Mail – Write us at:

RCB Bank
PO Box 189
Claremore, OK 74018

5. In Person at any of our RCB Bank locations. Please visit RCBbank.com for a complete listing of our branch locations.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make in the following situations:

- (i) Where it is necessary for activating additional services;
- (ii) Where it is necessary for completing transactions;
- (iii) To a consumer reporting agency;
- (iv) In order to verify the existence and condition of your account to a third party, such as a credit bureau or payee;
- (v) In order to comply with a governmental agency or court orders; or,
- (vi) If you give us written permission

CONSENT TO ELECTRONIC DELIVERY OF NOTICES

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by email or by posting the notice on the RCB Bank's Online Banking website. You agree to notify us immediately of any change in your email address.

ACKNOWLEDGMENT

By using one (or more) of the services contained in the Agreement, I/we have read and understood the above provisions of the RCB Bank Electronic Banking Agreement and agree to be bound by its terms.

RCB BANK ELECTRONIC BANKING AGREEMENT (February 2021)