



FARMERS TRUST & SAVINGS BANK

West Side • Williamsburg Square • (319) 668-2525 • Member FDIC
Time, Temperature & Weather: 668-2255 • www.ftsbia.com

These Agreements are entered into between Farmers Trust & Savings Bank (the "Bank") and any customer of the Bank who subscribes to the Bank's Mobile Express Banking and Mobile Deposit services ("Services"). The customer is referred to in this Agreement as "you." You should read this Agreement and any other materials you receive before you use these Services. If you use these Services, or permit another person to use the Services on your behalf, you agree to the terms and conditions stated in this Agreement. You should print and retain a copy of these agreements for your records.

The terms and conditions in these Agreements are in addition to any deposit account agreements you have with the Bank, including your signature card, any written disclosures containing the terms and conditions of your accounts, the accompanying schedules and disclosures and any change of terms notices (collectively, the "Deposit Agreements"). The terms and conditions in these Agreements are also in addition to the terms and conditions of any loan or credit agreements you have with the Bank, including any disclosures made pursuant to such agreements (collectively, the "Loan Agreements").

MOBILE EXPRESS BANKING CUSTOMER AGREEMENT

1. Thank you for using Farmers Trust & Savings Bank's Mobile Express Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 99588. To cancel, text "STOP" to 99588 at any time. In case of questions please contact customer service at 319-668-2525 or visit www.ftsbia.com.
2. **Program.** Farmers Trust & Savings Bank offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be on-going. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.
3. **Questions.** You can contact us at 319-668-2525, or send a text message with the word "HELP" to this number: 99588. We can answer any questions you have about the program.
4. **To Stop the Program.** To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 99588. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.
5. **Terms & Conditions.** By participating in Mobile Express Banking, you are agreeing to the terms and conditions presented here.
6. **Participating Carriers.** Our participating carriers include (but are not limited to): AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless and MetroPCS.

7. **Software.** Mobile Express Banking and any software you may obtain from Mobile Express Banking (“Software”) may not be available at any time for any reason outside of the reasonable control of Farmers Trust & Savings Bank or any service provider.
8. **Privacy and User Information.** You acknowledge that in connection with your use of Mobile Express Banking, the Bank and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive and may share with one another names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Mobile Express Banking or the Software (collectively “User Information”). Farmers Trust & Savings Bank and its affiliates and service providers 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 Mobile Express Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. Farmers Trust & Savings Bank and its affiliates and service providers also reserve the right to monitor use of Mobile Express Banking and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.
9. **Restrictions on Use.** You agree not to use Mobile Express Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, “spam,” and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Express Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party’s intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by Farmers Trust & Savings Bank (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of Farmers Trust & Savings Bank or any third-party service provider involved in the provision of Mobile Express Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancel bots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose Farmers Trust & Savings Bank, any third-party service provider involved in providing Mobile Express Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to: (a) access any software or services for which your use has not been authorized; or (b) use or attempt to use a third party’s account; or (c) interfere in any manner with the provision of Mobile Express Banking or the Software, the security of Mobile Express Banking or the Software, or other customers of Mobile Express Banking or the Software; or (d) otherwise abuse Mobile Express Banking or the Software.
10. **Use of Google Maps.** You agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at http://www.maps.google.com/help/legal_notices_maps.html, or other URLs as may be updated by Google.

MOBILE DEPOSIT CUSTOMER AGREEMENT

This Mobile Deposit Customer Agreement ("Agreement") contains the terms and conditions for the use of Farmers Trust & Savings Bank's (the "Bank", "us" or "we") Mobile Deposit and/or other remote deposit capture services that we may provide to you ("you," or "User"). The terms and conditions in this Agreement are in addition to any deposit account agreements you have with the Bank, including your signature card, any written disclosures containing the terms and conditions of your accounts, the accompanying schedules and disclosures and any change of terms notices (collectively, the "Deposit Agreements"). The terms and conditions in this Agreement are also in addition to the terms and conditions of any loan or credit agreements you have with the Bank, including any disclosures made pursuant to such agreements (collectively, the "Loan Agreements").

1. **Services.** The mobile deposit capture services ("Services") are designed to allow you to make deposits to your checking, savings, or money market savings accounts from home or other remote locations by scanning checks and delivering the images and associated deposit information to the Bank's designated processor.
2. **Acceptance of these Terms.** Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via e-mail, text message, or on our website(s) by providing a link to the revised Agreement or by an online secure message. You will be prompted to accept or reject any material change to this Agreement the next time you use the Service after the Bank has made the change. Your acceptance of the revised terms and conditions along with the continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, the Bank reserves the right, in its sole discretion, to change, modify, add or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.
3. **Limitations of Service.** When using the Services, you may experience technical or other difficulties. We will attempt to post alerts on our website or send you a text message to notify you of these interruptions in Service. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.
4. **Hardware and Software.** To use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by the Bank from time to time. See www.ftsbia.com for current hardware and software specifications. The Bank is not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.
5. **Fees.** A fee may be charged for the Service. You are responsible for paying the fees for the use of the Service. Any fee that is charged will be disclosed prior to your deposit. Bank may change the fees for use of the Service at any time pursuant to the section titled "Acceptance of these Terms" above. You authorize Bank to deduct any such fees from any Bank account in your name.
6. **Eligible items.** You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to Bank is converted to an Image Replacement Document for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code.

You agree that you will not scan and deposit any of the following types of checks or other items which shall be considered ineligible items:

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees.

- Checks previously converted to a substitute check, as defined in Reg. CC.
 - Checks drawn on a financial institution located outside the United States.
 - Checks that are remotely created checks, as defined in Reg. CC.
 - Checks not payable in United States currency.
 - Checks dated more than 6 months prior to the date of deposit.
 - Checks or items prohibited by Bank's current procedures relating to the Services or which are otherwise not acceptable under the terms of your Bank account.
 - Checks payable on sight or payable through drafts, as defined in Reg. CC.
 - Checks with any endorsement on the back other than that specified in this Agreement.
 - Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution.
 - Checks or items that are drawn or otherwise issued by the US Treasury Department
7. **Endorsements and Procedures.** You agree to restrictively endorse any item transmitted through the Services as "**For mobile deposit only, account # _____**" or as otherwise instructed by Bank. You agree to follow any and all other procedures and instructions for use of the Services as Bank may establish from time to time.
 8. **Receipt of Items.** We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from the Bank that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. We further reserve the right to charge back to your account, at any time, any item that we subsequently determine was not an eligible item. You agree the Bank is not liable for any loss, costs or fees you may incur as a result of our chargeback of an ineligible item.
 9. **Availability of Funds.** Checks deposited via the Service by the Bank's stated 4:00 p.m. CST deadline will be considered deposited on that business day and subject to the Funds Availability disclosure provided during account opening. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available on the first business day after the day of deposit.
 10. **Disposal of Transmitted Items.** Upon your receipt of a confirmation from Bank that we have received an image that you have transmitted, you agree to prominently mark the item as "Electronically Presented", "VOID" or otherwise render it incapable of further transmission, deposit or presentment. You agree never to re-present the item. You agree to retain the check for at least 30 calendar days from the date of the image transmission and no more than 60 days. You agree to destroy the check that you transmitted as an image no later than the first business day following the sixtieth (60th) calendar day in a commercially reasonable manner. During the time the retained check is available, you agree to promptly provide it to Bank upon request.
 11. **Deposit Limits.** We reserve the right to and may establish limits on the dollar amount and/or number of items or deposits from time to 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.
 12. **Presentment.** The manner in which the items are cleared, presented for payment and collected shall be in Bank's sole discretion subject to the agreements governing your account.
 13. **Errors.** You agree to notify Bank of any suspected errors regarding items deposited through the Services right away, and in no event later than 30 days, after the applicable Bank account statement is sent. Unless you notify Bank within 30 days, such statement regarding all deposits made through the Services shall be deemed correct and you are prohibited from bringing a claim against Bank for such alleged error.
 14. **Errors in Transmission.** By using the Services you accept the risk that an item may be intercepted or misdirected during transmission. Bank bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such errors.

15. **Image Quality.** The image of an item transmitted to Bank using the Services must be legible, as determined in the sole discretion of Bank. Without limiting the foregoing, the image quality of the item must comply with the requirements established from time to time by Bank, ANSI, the Board of Governors of the Federal Reserve Board or any other regulatory agency, clearinghouse or association.

16. **User Warranties and Indemnification.** You warrant to Bank that:

- You will only transmit eligible items.
- You will not transmit duplicate items.
- You will not re-deposit or re-present the original item.
- All information you provide to Bank is accurate and true.
- You will comply with this Agreement and all applicable rules, laws and regulations.
- You are not aware of any factor which may impair the collectability of the item.
- You agree to indemnify and hold harmless Bank from any loss for breach of this warranty provision.

Any breach of the above warranties may result in cancellation of the Service for your specific profile in the Bank's Mobile Express Banking application, closure of your accounts or termination of the client relationship.

17. **Cooperation with Investigations.** You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.

18. **Termination.** We may terminate this Agreement at any time and for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any unauthorized or illegal purposes or you use the Services in a manner inconsistent with the terms of your account agreement or any other agreement with us.

19. **Enforceability.** We may waive enforcement of any provision of this Agreement. No waiver of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of the Agreement. Any such waiver shall not affect our rights with respect to any other transaction or to modify the terms of this Agreement. In the event that any provision of this Agreement shall be deemed to be invalid, illegal or unenforceable to any extent, the remainder of the Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

20. **Ownership & License.** You agree that Bank retains all ownership and proprietary rights in the Services, associated content, technology and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to Bank's business interest, or (iii) to Bank's actual or potential economic disadvantage in any aspect. You may use the Services only for non-business, personal use in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services.

21. **Disclaimer of Warranties.** You agree your use of the services and all information and content (including that of third parties) is at your risk and is provided on an "as is" and "as available" basis. We disclaim all warranties of any kind as to the use of the services, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. We make no warranty that the services (i) will meet your requirements, (ii) will be uninterrupted, timely, secure or error-free, (iii) the results that may be obtained from the service will be accurate or reliable, and (iv) any errors in the services or technology will be corrected.

22. **Limitation of Liability.** You agree that we will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to damages for loss of profits, goodwill, use, data or other losses resulting from the use or the inability to use the Services incurred by you or any third party arising from or related to the use of, inability to use, or the termination of the use of this services, regardless of

the form of action or claim (whether contract, tort, strict liability or otherwise), even if Bank has been informed of the possibility thereof.

23. **Notices and Bank Contact.** Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways.

Telephone: 319-668-2525

Facsimile: 319-668-2133

Postal Mail: Farmers Trust & Savings Bank
510 Elm Street
P.O. Box 90
Williamsburg, IA 52361

In Person: You may visit us at the Bank during normal business hours.

Business Hours: Monday through Friday excluding Federal Holidays.

The Bank shall be entitled to rely on any communication believed by it, in good faith, to be genuine and to have been made by you.

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 transfers disclosures may be made electronically by posting the notice on the Bank website or by e-mail. You agree to notify us immediately of any change of your e-mail address.

Revision date: November 11, 2015

Your use of Mobile Express Banking and the Mobile Deposit Service constitutes agreement to the terms of these Agreements.