

Digital Banking Disclosure

Digital Banking Service Funds Transfer Disclosure

Your Rights and Responsibilities When Using Lisle Savings Bank's Digital Banking Service.

CHANGE IN TERMS NOTICE

Changes to your account terms are effective as of February 18, 2021.

Indicated below are the types of Electronic Funds Transfers available through our Digital Banking Service, some of which may not apply to your account(s). Please read this disclosure carefully in order to familiarize yourself with your rights and responsibilities when conducting the transactions listed below. You should print and keep this notice for future reference.

Types Of Transfers Available Through The Digital Banking Service

You may access your account(s) by computer through the Internet by logging onto our website at lislebank.com following the link to the Digital Banking Service and entering your user ID and password to:

- Transfer funds between deposit accounts.
- Get information about your deposit and loan account balances.
- Make payments from your deposit account(s) to your loan account(s) with us.
- Make payments from checking to third parties through our Bill Pay service (does not apply to Telephone Banking). You must be pre-approved for this service.

Limitations

Federal regulations limit the number of preauthorized electronic transfers from a statement savings or money market account each statement cycle to six.

Periodic Statements

You will receive a monthly account statement on a checking and money market account. Savings accounts will receive monthly statements if activity has posted to the account, otherwise a quarterly statement will be issued.

Lisle Savings Bank's Liability For Failure To Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If circumstances beyond our control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make:

- where it is necessary for completing transfers.
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.

- in order to comply with government agency or court orders.
- if you give us your written permission.

Unauthorized Transfers

Tell us AT ONCE if you believe your customer identification number, username, or password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your customer identification number, username, or password without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft of your customer identification number, username, or password, and we can prove we could have stopped someone from using your customer identification number, username, or password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

How To Notify Us

If you believe that your customer identification number, username, or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call our Deposit Operations Department at (630) 852-3710.

Business Days

Our business days are Monday through Saturday. Holidays are not included.

Charges

There are not charges for transactions/transfers you make using our Digital Banking Service or Bill Payment Service. Other charges, however, such as NSF or returned check fees, for example, may apply as outlined in our current Fee Schedule.

Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone our Deposit Operations Department at (630) 852-3710 or write to us at Lisle Savings Bank, Deposit Operations Department, 1450 Maple Avenue, Lisle, IL 60532 if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- a. Tell us your name and account number.
- b. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you (20 days for a new account) and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question (90 days for a new account, a foreign initiated or POS transactions). If we decide to do this, we will recredit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of documents that we used in our investigation.

Bill Pay Service

The Bill Pay service allows you to schedule bill payments through Digital Banking. You can schedule, at your option, for the payment of your current, future and recurring bills from any of your Lisle Savings Bank checking accounts. There is no limit to the number of payments that may be authorized. You may pay any merchant or individual through the use of Digital Banking. We are unable to process any payment of taxes or court-directed payments through the Bill Pay service.

By furnishing us with the names of payees/merchants, you authorize us to follow the payment instructions to these payee/merchants that you provide us. When we receive a payment instruction (for the current or a future date), we will remit funds to the payee on your behalf from the funds in your selected checking account. When the Bill Pay service receives a payment instruction, you authorize it to charge your checking account and remit funds on your behalf so that the funds arrive as close to the business day designated by you as reasonably possible. While it is anticipated that most transactions will be completed on the exact day designated, it is understood that due to circumstances beyond the control of the Bill Pay service, particularly delays in handling and posting payments by slow-responding companies or financial institutions, some transactions may take a day or even a few days longer.

For this reason, it is recommended that all payments transfers be scheduled to at least (7) seven business days before the actual due date, not the late date. You are responsible for paying all charges or penalties by choosing a payment date less than (7) seven days prior to the actual due date.

The Bill Pay service will use its best efforts to process all your payments properly. However, Lisle Savings Bank shall incur no liability if it is unable to complete any payments initiated by you through the Bill Pay service because of the existence of any one or more of the following circumstances:

1. Your account does not contain sufficient funds to complete the transaction.
2. The Bill Pay service is not working properly and you know or have been advised by the service about the malfunction before you execute the transaction.
3. You have not provided Lisle Savings Bank with the correct names or account information for those persons or entities to whom you wish to direct payment.
4. Circumstances beyond the control of Lisle Savings Bank such as, but not limited to, fire, flood, or interference from an outside force that would prevent the proper execution of the transaction, given that Lisle Savings Bank has taken reasonable precautions to avoid those circumstances.

You have the right to stop or change any scheduled payment. You must cancel the payment before 3 PM (Central Time) on the payment date.

Lisle Savings Bank reserves the right to terminate your use of the Bill Pay service in whole or part, at any time without prior notice.

If, for any reason, you should ever wish to cancel the Bill Payment service, we strongly suggest that you cancel all future bill payments at the same time that you cancel your service, either by deleting those payments yourself using Digital Banking or calling Lisle Savings Bank's Deposit Operations Department at (630) 852-3710. This will ensure that future payments and transfers made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your service has been terminated. We will continue to maintain your accounts until you notify us otherwise.

Digital Banking Service Text Message Banking Agreement

Lisle Savings Bank (“the Bank”) Text Message Banking is a service provided by Lisle Savings Bank. By using Lisle Savings Bank Text Message Banking, you (the customer) agree to the following terms and conditions:

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us.

The Bank will never send a Text Message Banking message that asks you to supply any sensitive personal or financial information such as your social security number or your account number. We will not send you marketing messages through our Text Message Banking Service. If you receive such requests, do not respond and contact our Deposit Operations Department immediately at (630) 852-3710.

The Bank may send text messages to you through your communication service provider. You agree that your communication services provider is acting as your agent in this capacity.

You agree to provide a valid phone number for this service so that we may send you certain information about your applicable account. The Bank will determine what information is made available through this service. The Bank is not liable for losses or damages caused in whole or in part by your actions that result in any disclosure of account information to third parties.

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.

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. Receipt of account information sent by Text Message Banking may be delayed or impacted by factor(s) outside of the Bank’s control, including your phone carrier. We cannot guarantee the reliability of the text messaging service provider and the network operator for your mobile phones(s) as well as geographic, atmospheric and other conditions or circumstances beyond our control. Lisle Savings Bank does not assume any liability to you if you suffer loss due to the text message not being received accurately or at all.

You are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. Standard message charges may apply. Such charges may include those from your communications service provider. Please consult your communications service provider for details.

Lisle Savings Bank Text Message Banking is only available to customers who have a consumer deposit account with us or such other accounts that we may decide to make available for this service. Text Message Banking is provided for your convenience and does not replace your periodic account statements(s), which are the official record of your accounts.

Digital Banking Service Mobile Banking Agreement

END USER TERMS

This service is provided to you by Lisle Savings Bank and powered by a Third Party (the "Licensor") mobile technology solution. These End User Terms are a legal agreement between you and Lisle Savings Bank.

SECTION A

LISLE SAVINGS BANK TERMS AND CONDITIONS

Thank you for using Lisle Savings Bank Mobile Banking combined with your handheld's text messaging capabilities. For help, text "HELP" to 73955. To cancel your plan, text "STOP" to 73955 at any time. In case of questions please contact customer service at customercare@lislebank.com or call 1.630.852.3710.

Terms and Conditions

1. The services are separate and apart from any other charges that may be assessed by your wireless carrier for text messages sent to or received from Lisle Savings Bank. You are responsible for any fees or other charges that your wireless carrier may charge for any related data or message services, including without limitation for short message service.
2. The services are provided by Lisle Savings Bank and not by any other third party. You and Lisle Savings Bank are solely responsible for the content transmitted through the text messages sent to and from Lisle Savings Bank. You must provide source indication in any messages you send (e.g., mobile telephone number, "From" field in text message, etc.)
3. Lisle Savings Bank ("the Bank") Mobile Banking is a Service provided by Lisle Savings Bank. By using Lisle Savings Bank Mobile Banking, you (the customer) agree to the following terms and conditions:

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us.

We may offer additional Mobile Banking Services and features in the future. Any such added Mobile Banking Services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Mobile Banking Service or feature is added and/or at the time of enrollment for the feature or Service, if applicable. From time to time, we may amend these terms and modify or cancel the Mobile Banking Services we offer without notice, except as required by Law.

Description Of Service

Mobile Banking is offered as a convenience and supplemental Service to our Digital Banking Service. It is not intended to replace access to Digital Banking from your personal computer or other methods you use for managing your accounts and Services with us. Mobile Banking allows you to access your Lisle Savings Bank account information, make payments to payees, transfer funds and conduct other banking transactions. To utilize Mobile Banking Service, you must be enrolled to use Digital Banking and then activate your Device within the Digital Banking system. We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through Mobile Banking. We may also reserve the right to modify the scope of the Service at any time.

Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the Service may not be supportable for all Devices. Lisle Savings Bank cannot guarantee and is not responsible for the availability of data Services provided by your mobile carrier, such as data outages, or "out of range" issues.

Use Of Service

In order to properly use Mobile Banking, you should review and follow the instructions provided on our website. You agree to accept responsibility for learning how to use Mobile Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Mobile

Banking. We may modify the Service from time to time at our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Service or your Device.

Other Agreements

You agree that, when you use Mobile Banking you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Any deposit account, loan or other banking product accessed through this Service is also subject to the Account Agreements and Disclosures provided at the time of Account opening. You should review the Account Agreements and Disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

You're Responsibilities

You represent and agree to the following by enrolling for Mobile Banking or by using the Service:

Account Ownership/Accurate Information

You represent that you are the legal owner of the Accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Device you will use to access Mobile Banking.

User Security

You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you permit other persons to use your Device, login information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account. We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

User Conduct

You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Mobile Banking; (i) interfere with or disrupt the use of Mobile banking by any other user; or (j) use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

No Commercial Use Or Re-Sale

You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You agree not to make any commercial use of Mobile Banking or resell, lease, rent or dispute access to Mobile Banking.

Indemnification

Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless Lisle Savings Bank, its officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from (a) a third party claim, dispute, action or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking.

SECTION B

END USER LICENSE AGREEMENT TERMS FOR THE DOWNLOADABLE APP

To be Agreed to by End User Prior to Use of the Downloadable App

1. Ownership. You acknowledge and agree that a third party provider or licensor to your financial services provider ("Licensor") is the owner of all right, title and interest in and to the downloaded software to be used for access to mobile banking services from your financial services provider and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the "Software").
2. License. Subject to the terms and conditions of this Agreement, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Agreement may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.
3. Restrictions. You shall not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright.
4. Disclaimer of Warranty. THE SOFTWARE IS PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.
5. Limitation of Liability. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LICENSOR , THE PROVIDER OF ANY FINANCIAL SERVICES AVAILABLE THROUGH OR RELATED TO THE SOFTWARE, ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, LIABILITY OF LICENSOR OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.
6. U.S. Government Restricted Rights. The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.
7. Miscellaneous. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of Florida, excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced

to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of Florida and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related documentation is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. Content and Services. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

Important Mobile Banking Safeguards

You are encouraged to password protect your Device upon powering up and with the use of any screen locks.

You are encouraged not to have your Device remember your passwords.

You are encouraged to utilize remote wipe apps such as “Find My iPhone” and “Find My Android”.

You are encouraged to report any suspected incidents relating to Mobile Banking to our Deposit Operations Department immediately at (630) 852-3710.

You are encouraged to install Anti-Virus (AVS) programs on your Smartphone.

You are encouraged to only download apps from trusted and approved App stores endorsed by your technology provider (iPhone, Android, etc.) and communication services provider.

You are encouraged not to “Jailbreak” your Smartphone. “Jailbreaking” is the act of applying techniques that suppress controls designed to deny access to the root directory of a device (such as a Smartphone) to allow the user to run custom code that is not otherwise permitted to be run on the device and may open security holes.

You are encouraged to keep Bluetooth turned off by default and use only when necessary.

You are encouraged to make sure Bluetooth is turned off when you are conducting any mobile banking transactions or inquiries.

Digital Banking Service

Mobile Deposit Service Agreement

Mobile Deposit (the "Service") is designed to allow you to make deposits of checks ("original checks") to your checking, money market, or savings accounts from home or other remote locations by scanning the original checks and delivering the digital images and associated deposit information ("images") to us or our processor with your Mobile Device. After you login to Mobile Banking, you may apply for Mobile Deposit.

Acceptance of these Terms

Your use of Mobile Deposit constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time at our sole discretion. We may notify you of any material change via email, mail, text message, or by posting notice of such changes on our website and such change shall be effective thirty (30) days following our provision of such notice. Your continued use of Mobile Deposit will indicate your acceptance of such change and the Agreement as revised by such change. Further, we reserve the right to charge fees for Mobile Deposit in the future at our sole discretion. To use Mobile Deposit, you must be a Bank account holder.

Limitations of Service

We shall not be responsible for any technical or other difficulties or any resulting damages that you may incur. Mobile Deposit has qualification requirements and we reserve the right to change the qualifications at any time without prior notice in our sole discretion. We reserve the right to change, suspend, or discontinue Mobile Deposit, in whole or in part, or your use of Mobile Deposit, in whole or in part, immediately and at any time without prior notice to you at our sole discretion.

Email Address

You agree to notify us immediately if you change your email address and that your notification will be made by following our procedures for updating personal information. You understand the email address that we have on file for you is the address where we will send you notification of receipt of Mobile Deposit transactions as well as any other information about Mobile Deposit we deem necessary to communicate to you. We are not responsible for any losses incurred as a result of you not receiving or otherwise not reading notifications or confirmations, we send you.

Joint Accounts

You understand and agree that to the extent permitted under applicable law, each owner of a Bank account is jointly and severally responsible for all Mobile Deposit transactions that affect that account.

Product Eligibility

Mobile Deposit may be subject to product eligibility. Certain products are not eligible, such as "Home Business Checking" or "EZ Business Checking".

Data Charges

You understand and agree that you are solely responsible for any Internet, cellular, data download or other charges that your Internet service provider or wireless service provider may impose for your access to the Internet or download of an application to use Mobile Deposit.

Limits

We may establish limits on the dollar amount and/or number of items or deposits from time to time. If you attempt to initiate a Mobile 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. Currently, Mobile Deposits are limited in amount to \$5,000.00 per business day, with a rolling 30-day limit of \$10,000.00.

Eligible items

You agree to scan and deposit only checks (*i.e.*, drafts drawn on a credit union, savings and loan or bank and payable on demand.)

You agree that you will NOT use Mobile Deposit to deposit:

- Checks payable to any person or entity other than you (*i.e.*, payable to another party and then endorsed to you).

- Checks payable to you and another party who is not a joint owner on the account.
- Checks that contain evidence of alteration, or that 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 to a business; mobile capture is only for deposits made into personal accounts.
- Any Checks that are not in original form with a signature, such as previously converted substitute checks or remotely created checks.
- Checks that are stale dated, dated more than six (6) months prior to the date of deposit, unless otherwise stated on the check.
- Checks that are post dated, display a future date.
- Checks written off of an account outside the United States.
- Checks not payable in United States currency.
- Checks that have been previously returned unpaid by the financial institution on which they are drawn.
- Checks payable on sight or payable through Drafts, as defined in Regulation CC.
- Savings Bonds, Money Orders, Travelers Checks, and Rebate Checks.
- Cash.

PLEASE NOTE: Any Checks that you attempt to deposit using Mobile Deposit are subject to verification by us. We may reject an item for deposit for any reason and will not be liable to you. In such a case, you will need to deposit the item using other means, such as visiting one of our offices.

Requirements

Each image must provide all information on the front and back of the original check at the time presented to you by the drawer, including, but not limited to, information about the drawer and the paying bank that is preprinted on the original check, MICR information, signature(s), any required identification written on the front of the original check and any endorsements applied to the back of the original check. The image quality must meet the standards established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

Endorsements must be made on the back of the check within 1½ inches from the top edge, although we may accept endorsements outside this space. Your endorsement must include your signature and “via Mobile Deposit”. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.

A check payable to two payees must be endorsed by both payees. If the check is payable to you or your joint owner, either of you can endorse it. If the check is made payable to you and your joint owner, both of you must endorse the check.

Receipt of Deposit

All images processed for deposit through Mobile Deposit will be treated as “deposits” under your current Consumer Depository Account Disclosure with us and will be subject to all terms of the Consumer Depository Account Disclosure. When we receive an image, we will confirm receipt via email to you. We shall not be deemed to have received the image for deposit until we have confirmed receipt to you. Confirmation does not mean that the image contains no errors. We are not responsible for any image that we do not receive.

Following receipt, we may process the image by preparing a “substitute check” or clearing the item as an image.

We reserve the right, at our sole and absolute discretion, to reject any image for Mobile Deposit into your account. We will notify you of rejected images.

Original Checks

After you receive confirmation that we have received an image, you must securely store the original check for 30 calendar days after the date of the deposit and make the original check accessible to us at our request. Upon our request from time to time, you will deliver to us within 10 calendar days, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount will be reversed from your account. Promptly after such period expires, you must destroy the original check by first marking it “VOID” and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. *After destruction of an original check, the image will be the sole evidence of the original check.*

You agree that you will never re-present the original check. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid.

Returned Deposits

Any credit to your account for checks deposited using Mobile Deposit is provisional. If original checks deposited through Mobile Deposit are dishonored, rejected or otherwise returned unpaid by the drawee bank, or are rejected or returned by a clearing agent or collecting bank, for any reason, including, but not limited to, issues relating to the quality of the image, you agree that an original check will not be returned to you, but that we may charge back the amount of the original check and provide you with an image of the original check, a paper reproduction of the original check or a substitute check. You will reimburse us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. Without our approval, you shall not attempt to deposit or otherwise negotiate an original check if it has been charged back to you.

We may debit any of your accounts to obtain payment for any item that has been rejected or returned, for any adjustment related to such item or for any warranty claim related to such item, whether or not the rejection, return, adjustment or warranty claim was made timely.

Your Warranties

You make the following warranties and representations with respect to each image:

- Each image is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check.
- The amount, payee(s), signature(s), and endorsement(s) on the image and on the original check are legible, genuine, and accurate.
- You will not deposit or otherwise endorse to a third party the original check and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the original check or a paper or electronic representation of the original check such that the person will be asked to make payment based on an item that has already been paid.
- There are no other duplicate images of the original check.
- The original check was authorized by the drawer in the amount stated on the original check and to the payee(s) stated on the original check.
- You are authorized to enforce and obtain payment of the original check.
- You have possession of the original check and no party will submit the original check for payment.

With respect to each image, you make to us all representations and warranties that we make or are deemed to make to any party pursuant to law, regulation or clearinghouse rule. You agree that files and images transmitted to us will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

Compliance with Law

You will use Mobile Deposit for lawful purposes and in compliance with all applicable laws, rules and regulations. You warrant that you will only transmit acceptable items for deposit and have handled the original items in accordance with applicable laws, rules and regulations.

Mobile Deposit Unavailability

Mobile Deposit may be unavailable temporarily due to system maintenance or technical difficulties, including those of the Internet service provider, cellular service provider and Internet software. In the event that Mobile Deposit is unavailable, you may deposit original checks at our branches or through an ATM that accepts deposits.

Funds Availability

The Cut-Off Time applicable to Mobile Deposits is Monday through Friday at 4:00 p.m. Central Time. Mobile Deposits confirmed as received before 4:00 p.m. Central Time Monday through Friday will be considered deposited on that day. Mobile Deposits confirmed as received after 4:00 p.m. Central Time and Mobile Deposits confirmed received on a Saturday, Sunday, or federal holiday at any time will be considered deposited on the next Business Day as defined in the Funds Availability disclosure. Funds from Mobile Deposits will be available to you within two Business Days from the date we provide provisional credit for the Mobile Deposit.

Errors

You agree to notify the Bank of any suspected errors regarding items deposited through Mobile Deposit right away, and in no event later than sixty (60) days after the applicable Bank account statement is sent. Unless you notify the Bank within sixty days, such statement regarding all deposits made through Mobile Deposit shall be deemed correct, and you are prohibited from bringing a claim against the Bank for such suspected error.

Mobile Deposit Security

You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits. You will notify us immediately by telephone at (630) 852-3710 and with written confirmation to Lisle Savings Bank, 1450 Maple Avenue, Lisle, IL 60532 Attention: Deposit Operations if you learn of any loss or theft of original checks. You will ensure the safety and integrity of original checks from the time of receipt until the time of destruction. If warranted in our reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this Agreement.

Your Responsibility

You are solely responsible for the quality, completeness, accuracy, validity and integrity of the image. You are solely responsible if you, intentionally or unintentionally, submit fraudulent, incorrect or illegible images to us or if Mobile Deposit is used, by authorized or unauthorized persons, to submit fraudulent, unauthorized, inaccurate, incorrect or otherwise improper or unusable images to us.

In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology Service. We and our technology partners retain all rights, title and interests in and to the Services, Software and Development made available to you.

Accountholder's Indemnification Obligation

You understand and agree that you are required to indemnify us and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from your use of the Service and/or breach of this Disclosure and Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

You understand and agree that you are required to indemnify our technology partners and hold harmless its affiliates, officers, employees and agents from and against any third party claims, suits, proceedings, actions or demands, including to claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines, penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such claim is related Lisle Savings Bank or your use of the Service, unless such claim directly results from an action or omission made by the technology partner in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

DISCLAIMER OF WARRANTIES

YOU AGREE THAT YOUR USE OF ANY REMOTE BANKING SERVICE 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 ANY REMOTE BANKING SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT ANY REMOTE BANKING SERVICE (MOBILE DEPOSIT) WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY REMOTE BANKING SERVICE OR TECHNOLOGY WILL BE CORRECTED.

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 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 ANY REMOTE BANKING SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.