Bank business custom Services, you agree to accounts, or an error h Agreement that apply	ou and Volunteer Bank ("Volunteer Bank") governs the use of Volunteer Bank's Online Banking Services (including Mobile Banking, Volunteer Bank's Mobile Banking service). These services permit Volunt operform a number of banking functions on accounts linked to the service through the use of a personal computer or mobile device. By enrolling electronically or otherwise, and by using any of the Online ound by the terms and conditions of this Agreement. This Agreement also contains important information regarding what you should do if you believe that an unauthorized person has gained access to your securred. Keep this Agreement for future reference. When you use any of the Online Banking Services described in this Agreement, or authorize others to use them, you agree to the terms and conditions of the	
1. On	o use Online Banking, you must have: 1. An Internet access device with service through an Internet Service Provider. 2. An Online Login ID and Password. 3. A computer equipped with a network interface card, USB, or modem. 4. Use and maintain a commercially acceptable anti-virus/anti-spyware software. 5. Use and maintain a commercially acceptable firewall (hardware/software). 6. Maintain an updated web browser and operating system. b use Mobile Banking services, you must have: 1. A mobile device capable of accessing the internet and/or using SMS text. 2. An Online Login ID and Password. 3. The mobile app.	
	4. Access to the internet (via WIFI, cell carrier agreement, etc.). 1. You are responsible for web access and/or data or text message charges that may be billed by your mobile carrier or related service provider. 2. You may use Online Banking/mobile banking to: 1. Transfer funds between your linked Volunteer Bank accounts on either a one-time or recurring basis, including payments to a linked eligible loan(s). 2. View current balance information for your linked Volunteer Bank accounts. 3. Review available transactions for your linked accounts. 4. Perform self-service account maintenance such as re-ordering checks, stopping payment on checks, changing address and phone, and changing your Online Banking Login ID and Password. 5. Send us secure online mail messages and questions regarding your Online Banking Service. 6. View online images of certain checks and items drawn off your linked accounts. 7. View online images of deposit slips and deposited item images.	
of to 1. Governal Your deposit accounts governed by the applit the Online Banking Son 1. Throughout 1. "A 2. "A as 6 3. "A Ele 4. "B 5. "B 6. "B 7. "C Ch 8. "C Ch 8. "C Ch 11. "V 12. "In 13. "L 14. "N 15. "O 16. "O 16. "O	8. View online statements of your Voluntere Bank linked accounts. 9. Categorize manascrions, create charts of your spending habits, and develop a budget for your linked accounts. 10. Deposit checks with Mobile remote deposit capture. 11. Some of the above services may not be available for certain accounts or customers. 11. Some of the above services may not be available for certain accounts or customers. 11. Some of the above services may not be available for certain accounts or customers. 11. Some of the above services may not be available for certain accounts or customers. 11. Some of the above services may not be available for certain accounts or customers. 12. Some of the above services may not be available for certain accounts that he/she is acting with full authority for the applying entity, 13. Some of the applying entity. 14. Some of credit agreement (collectively, your "Account Disclosures"). To the extent applicable, the Account Disclosures also apply to any electronic fund transfers made to or from your accounts by use of any set. This Agreement will control, however, in the event of any conflict between the Account Disclosures and this Agreement. 15. Agreement, the following ferms will have the meanings set forth below: 16. Agreement in following ferms will have the meanings set forth below: 16. Agreement in the following ferms will have the meanings set forthe blow: 16. Agreement in the Agreement. 16. Agreement in this Agreement. 16. Agreement in this Agreements and disclosures that appears on the bottom of checks identifying the financial institution on which it was drawn. 16. Agreement in this Agreements and disclosures that govern your account(s) at Volunteer Bank. Such agreements include but are not limited to: Deposit Account Terms and Conditions Agreement in Punds the Value and Service Charge Disclosure; 16. Punds Transfer Disclosure; Service Charge Disclosure; 16. Punds Transfer Disclosure; Service Charge Disclosure; 16. Punds Transfer Disclosure; Service Charge Disclosur	of .k, ent;
17. "P 18. "P 19. "R 20. "R 21. "S 22. "S 23. "S Da 24. "S trai	ince. Inc. In	ım.
use 27. "So this 28. "So 29. "So 30. "So ori ger 31. "T 32. "T ins 33. "T 34. "T 35. "Y 1. ACCESSING You can access your I	Customer to communicate through the Internet for Services. (e(s), "Transfer Service," or "Transfer Funds Service" means the Online Banking Transfer Funds Service, or Online Bill Pay Service offered by Volunteer Bank as indicated in their respective sections of ement. the Provider" means companies that we have engaged to render some or all of the Service to you on our behalf. ayment Online Request" means that the Bank will accept online instructions to stop payment on a check that the Customer anticipates will be presented against its Account. tute Check" means a paper reproduction of the original check that: a) contains an image of the front and back of the original check; b) bears a MICR line containing all the information on the MICR line of the check, except as provided under generally applicable industry standards for substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; and d) is suitable for automated processing in the same manner as the original check. In the containing a substitute checks; on the containing a substitute che	f
Fees are disclosed in a Volunteer Bank account Volunteer Bank for the fail to notify us, you with the fail to notify us, you will be seen to report a lost or stole either transfer funds be to No Volunteer Bank emplease contact us immediately and the fail to have a secure e-material to report a lost or stole either transfer funds be the fail to have a secure e-material to report a lost or stole either transfer funds be the fail to have a secure e-material to report a lost or stole either transfer funds be the fail to have a secure e-material to report a lost or stole either transfer funds be the fail to notify us, you will be the fail to n	ee Schedule. You agree to pay promptly all fees and charges for the Online Banking Services and authorize us to charge the Billing Account or, if there are insufficient funds in the Billing Account, any other the fees. You are responsible for web access and/or data or text message charges that may be billed by your mobile carrier or related service provider. You agree that we may charge any account you have wi ount of any outstanding charges you owe. Additionally, if you close all Volunteer Bank accounts, you must notify us immediately to cancel all the Online Banking Services for which you have enrolled. If you ontinue to be responsible for any service charges that apply. Electronic Mail (e-mail) Fough the Online Banking Services is a way to communicate with the Bank, as required elsewhere in this Agreement. However, there may be times when you need to speak with someone immediately (especies sword, or to stop a payment). In these cases, do not use e-mail. Customers must call us at 615-298-8000. Also, it is important to remember that you cannot use e-mail through the Online Banking Service to en accounts or to conduct transactions, such as paying bills. For every condition of the provider of the original payment of the provider of the payment	ith 1
any terms and condition 1. Ca If you wish to cancel us at 615-298-8000. It Any Bill Payment(s) a Online Banking is car concerning another in Agreement. 1. Tra We may from time to number of transaction from which you wish immediately reimburs. You authorize Volunte that you will instruct to before your Estimated.	time to time, introduce new online services. We may notify you of the existence of these new services when they become available and, if you choose to make use of any new service, you agree to be bound be garding the new services that we provide to you. ation and Reinstatement of Online Banking Services f the Online Banking Services, you may call us, or send us cancellation instructions in writing to Volunteer Bank, 3200 West End Ave Ste 100, Nashville, TN 37203. If you choose to call us, then please container to reinstate your Online Banking Services, you must call us at the appropriate number as referenced above. It processed before the requested cancellation date will be completed by Online Banking. All Scheduled Payments after the requested cancellation date, including Recurring Payments, will not be processed of the weak of the processed of the requested cancellation that the service to you at any time and for any reason. We may terminate the Service to you if you engage in unauthorized transactions or gain unauthorized access to information ual. We also reserve the right to terminate the Service in the event your service is inactive for a period of 180 days. Neither termination nor suspension shall affect your liability or obligations under this are and Payments It is not preformed on your Volunteer Bank savings or money market accounts are described in the applicable Account Agreement for such accounts. If a hold has been placed on deposits made to an account nester funds, you cannot transfer the portion of the funds held until the hold is removed. We may, at our discretion, allow your transfers to be paid and create an overdraft on the account. You agree to for the amount of the overdraft, and to pay any overdraft charges that may apply to your account, as set forth in your Account Agreement and Disclosures. In the withdraw, debit or charge the necessary funds from your designated by your account on the date on which you schedule any payment to begin processing or submit a transfer request. You agr	act once
We will only send information and eauthorize those third part of the send of t	ion concerning Online Banking Services to the street address and email address you have designated to us (either in your enrollment or previously in other financial arrangements with Volunteer Bank) as you ne as a security procedure to help ensure the confidentiality of your Online Banking relationship. In gof Information and Disclosure to Third Parties It messages you enter through Online Service may be recorded. We may disclose information about your Eligible Accounts, or the transfers, transactions, or payments you perform, to third parties and you here to disclose similar information to us: It is a disclose similar information to us: It is a disclose similar information to us: It is a disclose of transactions; If you have existence and condition of your account for a third party such as, for example, a credit bureau, a merchant, or another financial institution; It is a federal, state, or local law or regulation to do so; It is a subpoena or are ordered by a court to do so; It is a subpoena o	
are responsible for all access your account, your Services without your 1. Alt This Agreement or an Banking Service after Volunteer Bank reserved 1. Add It is your sole response contacting us at 615-2 1. Distinct the event of a disput of the agreement between the service of the servic	garding Online Banking, you and Volunteer Bank agree to resolve the dispute by looking to this Agreement. You agree that this Agreement and your Account Agreement are the complete and exclusive statem you and Volunteer Bank which supersedes any proposal or prior agreement, oral or written, and any other communications between you and Volunteer Bank relating to the subject matter of this Agreement. If	ng nent
1. No Volunteer Bank shall remedies shall operate 1. Ca The captions of section 1. Lia We shall only be liable reasonable control or effecting account post all periodic statements	e deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Volunteer Bank. No delay or omission on the part of Volunteer Bank in exercising any rights or waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions. The second of the provisions of this Agreement.	ne
1. Go This Agreement shall Agreement conflict w full force and effect. THE FOREGOING S CONSEQUENTIAL, OF THE EQUIPMEN OFFICERS, DIRECT OR PRODUCTS PRO WHETHER IN AN A Exclusions of Warrant THE SERVICE AND	ple for any consequential, incidental, special or indirect losses, damages (including dishonor of checks or other items), or expenses (including attorneys' fees) which the Business Customer incurs or suffers by or the Online Banking for Business Service provided hereunder, whether or not the likelihood of such losses or damages was known by us. Ing Law Ing Law Ing Law In accordance with the State of Tennessee. This Agreement is also at all times governed by the laws and regulations of the United States of America. To the extent that the terms of the policiable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain such as a constitute our entries of the Institute of Institute of Institute Our entries Our entries of Institute Our Entries Our Entries Our Entrie	his in CE
Volunteer Bank is pleafunds from your Volunce Copy of this Agreement 1. Training By providing Voluntee debit/credit your according Volunteer Bank will use circumstances: 1. If, through no feetings and the company of the copy of this Agreement is a copy	best efforts to make all your transfers properly. However, we shall incur no liability if we are unable to complete any transfers initiated by you because of the existence of any one or more of the following f Volunteer Bank, your Transfer Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your line of credit account; and/or, and our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those	
We reserve the right to should we believe that limitations are outline transfer or receive modern and the service of the servi	nd accurate information to Volunteer Bank. ansaction limitations It the amount you may debit from your Transfer Account for any given transaction. Additionally, we reserve the right to limit your use of this functionality by imposing limits, hold times, or other measures or incicious activity has occurred or may occur or for any other reason in order to preserve the integrity of the Service. Volunteer Bank reserves the right to verify any of the information you provide. Other account various Account Agreements. Volunteer Bank shall have the right to terminate your use of the Transfer Service, reject or reverse any transactions you initiate, and/or restrict or condition your right to transfer any time and for any reason, including, but not limited to: Interctly or indirectly) for any unlawful purpose; and/or modifying, or otherwise attempting to corrupt the security or functionality of the Service. Interctly or indirectly for any unlawful purpose; and/or modifying, or otherwise attempting to corrupt the security or functionality of the Service. Interctly or indirectly, you authorize us to debit your designated Transfer Account and credit funds to the receiving account. Any future dated or recurring transfer scheduled to occur on a non-Business I cllowing Business Day to the Scheduled Transfer Date. If we learn that you have insufficient funds in the Transfer Account from which you requested we send money, we will cancel the transfer. If we learn that ansferred, you will owe us for, and agree to promptly repay the amount of any shortfall. We may apply funds in your other accounts against the amount you owe us, or we may reverse any transfer made which	Day nis
It is your sole respons Volunteer Bank is not 1. Mo Once processed, Trans 1. TERMS Mobile Deposit is des information ("images" 1. Limits. We may establish limit	y to provide the correct information to enable us to complete your Transfer Instructions, including but not limited to information concerning the "From Account," "To Account," dollar amount, and dates. onsible for Transfers made to unintended accounts, or for the failure of a Transfer, due to the input of incorrect information by you. In gor deleting Transfer(s) Cannot be modified or cancelled. You may modify or cancel transfers that have not yet been processed. CONDITIONS FOR MOBILE DEPOSIT SERVICE It is allow you to make deposits of checks ("original checks") to your accounts from home or other remote locations by scanning the original checks and delivering the digital images and associated deposit as or our processor with your Mobile Device. After you login to Mobile Banking, you may apply for Mobile Deposit. 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 ill still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times.	of
than you (i.e., payable or suspect, are fraudule). 3. Requirements. Each image must provoriginal check, MICR by the American Nationinches from the top ecother markings by your joint owner, both 4. Receipt of Deposit All images processed receipt via email to your	isit 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 othe nother 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 otherwise not authorized by the owner of the account on which the check is drawn. Il 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 mation, 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 establish 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 share draft or check within a lithough we may accept endorsements outside this space. Your endorsement must include "for mobile deposit only". Any loss we incur from a delay or processing error resulting from an irregular endorsement 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 are unust endorse the check. Peposit through Mobile Deposit will be treated as "deposits" under your current Account Agreement with us and will be subject to all terms of the Account Agreement. When we receive an image, we will conference that the image contains no errors. We are not responsible for any image that 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 remote	ow ned 1½ nt or nd
After you receive con accessible to us at our reversed from your ac After destruction of at based on an original of a contract of the original check a processing of the returnation of the original check aprocessing of the returnation of the original check approcessing of the returnation of the original check approach to the original check approach of the original check a	tion that we have received an image, you must securely store the original check for a minimum of 30 days and a recommended period of 60 calendar days after transmission to us and make the original check est. Upon our request from time to time, you will deliver to us within 5 calendar days, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount will be the representation to the provided in a timely manner, such amount 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 that has already been paid. **To 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 to 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, 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 tem. 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 ed, 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. **Arranties 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 defected 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	oe nt unt t
item that has already bear authorized to enforwarranties that we man adverse impact on our services. Compliance with I adverse impact on our services. Compliance with I with applicable laws, services. Mobile Deposit Services. You will complete each establish and maintain integrity of original clause satisfied your obtained. Your Responsibility.	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 do 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 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 work, data, or related systems. Solution 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 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 work, data, or related systems.	ou d
Deposit is used, by au create derivative work and our technology part of the services and and a the Services and/or bropartners, including burnstitution, business eclaim is related to this the termination of the termination of this the termination of this the termination of this the termination of the ter	zed 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, m, 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 or Service. W s, including but not limited to Fisery, retain all rights, title and interests in and to the Services, Software and Development made available to you. Interfere, or attempt to interfere, with the technology or Service. W s, including but not limited to Fisery, retain all rights, title and interests in and to the Services, Software and Development made available to you. Interfere, or attempt to interfere, with the technology or Service. W s, including but not limited to Fisery, retain all rights, title and interests in and to the Services, Software and Development made available to you. Interfere, or attempt to interfere, with the technology or Service. W s, including but not limited to Fisery, retain all rights, title and interests in and to the Services, Software and Development made available to you. Interfere, or attempt to interfere, with the technology or Service. W software and Development made available to you. Interfere, or attempt to interfere, or attempt to interfere, with the technology or Service. W software and Development made available to you. Interfere, or attempt to interfere, with the technology or Service. W services, Interfere, or attempt to interfere, or attempt to your development made available to you. Interfere, or attempt to interfere, or attempt to interfere, or attempt to your development made available to you. Interfere, or attempt to interfere, or attempt to your development made available to you. Interfere, or attempt to your development made available to you. Interfere, or attempt to your development made available to you. Interfere, or attempt to your devel	e of ial new ive
INCIDENTAL, SPECYOU OR ANY THIR ACTION OR CLAIM 13. Financial Inform You must inform us in reasonably request du 1. OTHER 1. Too Touch authentication only and are not made you understand that the for any access granted 1. Sto	CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY RTY 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 IETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW. Liliately of any material change in your financial circumstances or in any of the information provided in your Application for any Remote Banking services. You agree to provide us any financial information whe term of this Agreement. You authorize us to review your history from time to time. IERAL PROVISIONS Authentication/Security e Mobile Banking application allows you the option to authenticate into the Mobile Banking session using Touch ID in place of your login ID and password. Fingerprints are encrypted and stored on the devidable to any other service providers, including Volunteer Bank. It is recommended that you do not allow any other individual's fingerprints to be enrolled on the device while using this feature. If this is allow invidual(s) whose fingerprints are stored on the device may have the ability to authenticate in your Mobile Banking session and have access to sensitive data and account functionality. You hold full responsibly our mobile sessions. The provider of the provid	ice ed, ility
the check number, the If you make your Onl 1. ONLINE 1. Obtaining informate Authorized Business It Eligible Loan Account 2. Access Authorized Business It or recurring transfers Transfer has been pro 3. Second Approval	pp Payment Requests online only for paper checks you have written (non-electronically) on your bank accounts. To be effective, this type of stop-payment request must precisely identify the name of the Payaunt, and the date of the check. Top Payment Request online or by telephone, you will incur stop payment charges as disclosed in the current fee schedule for the applicable account. TESS AND INSTRUCTIONS The sentatives can obtain balance and posted transactions information on Eligible Accounts and can schedule recurring, one-time or future dated Transfers of funds between eligible Business Accounts and/or opect to the limitations on Transfers and other terms set forth in this Agreement. The sentatives can access Eligible Accounts through Online Banking for Business seven days a week. All future dated or recurring transfers scheduled for a Business Day will be posted on that date; all future dated or a Saturday, Sunday or banking holiday will be posted on the following Business Day. While one-time, future dated or recurring transfers can be modified or deleted under certain circumstances, after the delectronically, the Transfer request cannot be reversed.	ted
4. Additional request Any request, such as the service. You may selected following terms and constructions must be reaccount(s). You authoraccess your wireless communications is capable to other wireless communications must be reaccounted.	Fees chotocopy or stop payment, will be automatically forwarded to the appropriate transaction processing area for fulfillment. Any fees that are described in the Business Account Fee Schedule will be applicable vice enables you to receive notices from time to time concerning available balance, certain transaction information and other information relating to your Volunteer Bank account(s) which are eligible for the type of alert you wish to receive and the method of delivery of the alert for one or more of your Eligible Accounts. By using the Alerts Service, you acknowledge that you are aware of and agree to abide by ions. and receive messages regarding certain activity in your accounts with Volunteer Bank that are eligible for the service. We will send Alerts to you based upon the instructions you provide to us. Changes to you end and recorded by Volunteer Bank. You hereby acknowledge and accept that Alerts are sent to you without being encrypted and may include your name and information pertaining to your Volunteer Bank Yolunteer Bank to deliver information to the contact information you provide to us, even though a person not an owner on your account may access the message (such as someone who can open your e-mails of your way leed to receive alerts through an e-mail account that is accessed via a personal computer connection or by a text-enabled phone or other wireless communications device. Volunteer Bank's Alerts as and conditions of your agreement(s) with your telephone carrier and/or internet service provider. It is your responsibility to determine if your cellular phone service provider supports text messaging and your destrous devices. You are responsible for any fees imposed due to your use of Alert by your telephone service or Internet service provider. If you have directed us to communicate with you at a cell phone ions device, you consent to receiving alerts at such cellular or other communications service	the our or
accuracy of the content a. non-delivery, delay b. inaccurate or incomposition of the content of	e that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your communications service provider(s) and other factors outside our control. We neither guarantee the delivery or the Alerts. You agree to not hold liable Volunteer Bank, its directors, officers, employees and agents for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from livery, or the misdirected delivery of Alerts; content in Alerts; or f the information provided in an Alert for any purpose. lets as a convenience to you for information purposes only. Alerts do not constitute a bank record for the account to which it pertains. Volunteer Bank reserves the right to terminate Alerts at any time withouter Bank also reserves the right to begin charging a fee for the service after providing to you notice of the fee. Nothing contained herein shall amend, supersede, or nullify anything contained in any other with Volunteer Bank. We may add new alerts from time to time or eliminate existing alerts. If you have opted to receive an alert that is to be eliminated, we will notify you of the cancellation of an alert or oth You agree that we may provide all notifications concerning changes to the service by electronic means, which may include posting any changes on the Online Banking welcome page.	ıt
Administrators to have If you are a Bank cust Company System Adminformation about you. 1. Cr In accordance with the 1. to permit access 2. as to which of y 3. with respect to 1. No If you are a Bank cust any instructions entered You agree to distribute.	Business Customers ("CSAs") to grant online account access to other individuals ("Non-Company System Administrators"). Any designated CSA's have sole discretion to authorize Non-Company System enter access to all or only part of the Online Banking Service that the CSA's can access. who has authorized Non-Company System Administrator access, you understand and agree that you are solely responsible for the delegation, review, modification, and revocation of authority to any Non-tator and you shall be liable for all actions of any Non-Company System Administrator. You hereby authorize and direct the Bank to provide to your Non-Company System Administrators the financial and in the account information your Non-Company System Administrators (s) will be authorized by you to access. In of Non-Company System Administrators as a Bank customer, you may authorize and direct the Bank as follows: Dura account information by one or more Non-Company System Administrators designated by you; Cocounts each such Non-Company System Administrator may access determined by the CSA(s); and, Estrictions on the degree of access for such Non-Company System Administrator in accordance with parameters which may be established by the Bank from time to time. Impany System Administrator Log-In IDs and Passwords who has authorized access to a Non-Company System Administrator, you will be responsible for assigning Log-in IDs and Passwords to each Non-Company System Administrator. You authorize us to following the Dollar Banking using such Log-in IDs and Passwords, including replacement Passwords. Login IDs and Passwords to any Non-Company System Administrator will be required to change of the property of the passwords	
his/her Password upon responsible for use an information about any secrecy that you use to Non-Company System Administrator, he or stailure of the Non-Company System Administrator, he or stailure of	first attempt to access the authorized accounts. You agree that Non-Company System Administrators will not give their Log-in IDs or Passwords, or make them available, to any other person. You are solely tool of Passwords issued to Non-Company System Administrators. Because Log-in IDs and Passwords can be used to access funds in any of your Accounts accessible via Online Banking and to access our Accounts, subject to limitations set by the CSA, you are responsible for the CSA and the Non-Company System Administrators treating their Log-in IDs and Passwords with the same degree of care and ect other sensitive financial data, but not less than reasonable care. You acknowledge and agree that Volunteer Bank is not responsible for transactions performed by unauthorized individuals using your or yet ministrators. All the properties of the CSA and the Non-Company System Administrators us at 615-298-8000. If this happens to a Non-Company System administrator will be terminated (1) in its entirety, as a result of the game on contact their company CSA who can re-enable access or Volunteer Bank at the number above. The access of any Non-Company System Administrator will be terminated (1) in its entirety, as a result of the failure of the authorizing Bank customer to consent to the then current version of this Agreement; or (b) with respect the applicable accounts, (a) as a result of the failure of the authorizing Bank customer to consent to the Agreement, or (b) the Bank customer revoking or limiting the access of the Non-Company System Administrators. We assume no responsibility to discover, audit or report to you any possible breach of securing pany System Administrators, or neutronizations, and a result of the administrators, and a result of the access of the Non-Company System Administrators, or neutronizations, and a result of the access of the Non-Company System Administrators, or neutronizations, and a result of the access of the Non-Company System Administrators, or neutronizations, and the access of the Non-Compan	our ity or
delivery of the paper of password and user ID statements and notices. Both PDF and HTML about your account, we responsibility to main at 615-298-8000 or set. 1. Electrical In order to deliver not editing your Preference interruption of telephoral I. Co. Each account is present service. If you do not set to the paper of the pa	and Notice service, you may request the convenience of receiving your statement(s) and notices electronically at Volunteer Bank's Online Banking web site. Discontinuation of paper statements will eliminate and check images that may be enclosed with that statement. If you select and activate this option, you must then log on to Volunteer Bank's secure Online Banking web site using your Online Banking web site to review you with the new statement. You agree that our posting of the statement at the Online Banking web site constitutes delivery of the statement to you. You agree to log on to the Online Banking web site to review your statement and notice will be made available. Some marketing and promotional materials may not be available with the online statement. Your statement and notice, together with any legal notices main available online for up to 12 months. You may also print the statements or download to your own system. The electronic version of the statement will be the legal statement of record. It is your working User ID and Password to enable you to sign on to Volunteer Bank's Online Banking service to view your statements and notices. If you need assistance with your User ID or Password, you can call an e-mail at customersupport@volunteer.bank between 8:00 am and 5:00 pm CST Monday through Friday. **nic Notification** ions of new statements and notices, you must notify us of any change in your e-mail address(es). You can change the e-mail address(es) for the statement and notice notification at any time by accessing and tithin the Online Banking website. Volunteer Bank is not responsible for e-mail delivery failures beyond our control, including, but not limited to, Internet Service Provider outages, hardware or software failure revice, telecommunications facilities, or interference from an outside source. Depending upon your computer's spam filter, you may wish to add alerts@volunteer.bank to your e-mail address book. **red Statements** **separately in its electronic format. If you receive a comb	your us
If the account(s) for w Volunteer Bank's notion of a single account ow 1. COMMU	you wish to receive online statements and notices is a joint account, you agree that transmission of any e-mail notice to the e-mail address(es) that have been supplied for that account constitutes fulfillment of on obligations (if any) on behalf of all account owners. All joint owners will be able to access the statements and notices for activated accounts through Volunteer Bank's Online Banking service, and the consist sufficient to activate the account. By viewing the online statement or notice of a previously activated account, you agree to the terms and conditions of this section. **ATION BETWEEN BANK AND YOU** wides otherwise, you can communicate with us in any one of the following ways:	

E-mail -You can contact us by e-mail at customersupport@volunteer.bank (Please note that E-mail is not a secure form of communication. Take the necessary precautions to not include confidential information). **Telephone** - You can contact us by telephone at 615-298-8000. **Postal Mail** - You can write to us at:

Volunteer Bank

Online Banking Services 3200 West Ave

In Person - You may visit us in person at any one of our branch locations.

Nashville, TN 37203

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