

The Fahey Banking Company

ONLINE BANKING AND MOBILE BANKING AGREEMENT AND DISCLOSURE STATEMENT

Please Note: To initiate the application process please read the following disclosure carefully and then click the "I Agree" button at the bottom to advance to the online application.

You must be an owner/co-owner for all personal accounts in which you are requesting access; or you must be an authorized signer for non-personal accounts in which you are requesting access.

The purpose of this Disclosure Statement is to inform you of the terms and conditions that apply when you use Online Banking and Mobile Banking. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. This is a limited disclosure and at the time of contract you will receive a full disclosure of terms conditions and fees pertaining to electronic transactions. Please refer to the full disclosure for stop payment procedures and error resolution rights.

We will not disclose information to third parties about your account or the transfers that you make as permitted by law.

In this statement the words "you" and "your" refer to each person who establishes

OBLIGATIONS OF THE BANK

If we do not complete a payment or transfer on time or in the correct amount according to our agreement with you, we may 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 available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.
- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you do not properly follow our instructions or if you provide us with incorrect or inaccurate information or fail to tell us about any inaccuracy of which you are aware.
- If you do not instruct us soon enough for your payment or transfer to be received and credited by the time it is due.
- If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim that restricts the transaction.
- If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that we have taken.

UNAUTHORIZED TRANSACTIONS OR LOSS OR THEFT OF YOUR ONLINE BANKING IDENTIFICATION OR PASSWORD

If you believe your Online Banking identification number or password have been lost or stolen or that someone has used them without your authorization, immediately change your Online Banking codes. Contact us immediately by writing, calling or emailing us at:

Fahey Bank
127 North Main Street
Marion, Ohio 43302

(740) 382-8231 (business hours only)

info@faheybank.com

Include in the message your name, address, phone number and a brief description of the problem. Do not include your account numbers or your Social Security number with your email.

IDENTIFICATION NUMBER AND PASSWORD

Access to Online Banking requires a unique identification number established by us together with a password. Anyone to whom you give your Online Banking identification number and password will have full access to your accounts.

ONLINE BANKING TRANSACTIONS

You, or someone you have authorized by giving them your Online Banking identification number and password, can conduct the following transactions:

- Transfer funds between your Checking, Money Market and Savings accounts;
- Make payments to your Loan accounts;
- Obtain balance and transaction history of your Checking, Money Market, Savings and Loan accounts;
- View check images;
- Initiate stop payments; and
- Account management (change passwords, change account display, etc)
- Bill Pay (if applied)
- Report Debit Card Lost or Stolen

LIMITS ON ONLINE BANKING TRANSACTIONS

Transfers from a savings or money market savings to another account or to third parties by preauthorized, automatic, telephone or electronic means will be assessed a service charge after the sixth (6th) transfer per month.

BUSINESS DAYS

Online Banking service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday. Transfers made after 6:00pm will be processed on the next business day. Transfers made after 6:00 pm on Friday (thru weekend) will be processed on Monday. Holidays are not included

MOBILE BANKING

Mobile Banking is offered as a convenience and supplemental service to our Online Banking services. It is not intended to replace access to Online Banking from your personal computer. To utilize Mobile Banking services, you must be enrolled in Online Banking. Mobile Banking may not be accessible or may have limited service over some network carriers. Mobile Banking may also not be supported by all Devices. Fahey 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 network" issues.

You agree that, when you use Mobile Banking, you remain subject to the terms and conditions set forth in your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that the 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). You also 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 and you also agree to resolve any issues or problems with your provider directly with the provider without involving us.

Mobile phones and other Devices with internet capabilities are susceptible to viruses. You are responsible to ensure that your Device is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively referred to as "viruses") which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. Fahey Bank will not be responsible or liable for any indirect, incidental, special or consequential damages which may result from such viruses. Fahey Bank will also not be responsible if any non-public personal information is accessed via Mobile Banking due to any of the above named viruses residing or being contracted by your Device at any time or from any source.

YOUR LIABILITY

Each of you agrees to the terms of these services and the schedule of charges that may be imposed. You are liable for all transactions that you or any of you make or authorize. If you have given someone your Online Banking ID and password and want to terminate that person's authority you must change your Online Banking ID and password to prevent further access by such person and notify the bank that such person is not authorized. 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.