



On-line Banking Agreement and Disclosure

This Online Banking Agreement and Disclosure ("Agreement") explains the terms and conditions governing On-line Banking services, Mobile Banking services and bill pay services offered by Claremont Savings Bank (collectively "On-line Banking Services"). If I am using Online Banking Services solely for business purposes, certain provisions of this Agreement will not apply to me because such provisions only apply to Bank's customers who establish accounts primarily for personal, family or household purposes ("Consumer Customers"). Online Banking Services provides access to my Deposit Account(s), and any other Bank accounts via the Internet, and, for certain Online Banking Services, via a Mobile Device that allows text messaging, or a mobile phone, mobile device, or wearable device equipped with an Internet web browser. The terms "we", "us", "our", "CSB", and "Bank" refer to Claremont Savings Bank. "You" refers to each person who enrolls in On-line Banking Services and has a password. The term "business days" means Monday through Friday, excluding Saturday, Sunday, and Federal Holidays. Online Banking can be used to access Claremont Savings Bank accounts.

Your On-line Banking services and each of your accounts are also governed by the applicable disclosures, rates, and fee schedules provided by Claremont Savings Bank. Disclosures, rates, and fee schedules, known collectively as "The Claremont Savings Bank Documents," may be changed from time to time.

Your initial use of On-line Banking services constitutes your acceptance and agreement to be bound by all of the terms and conditions of this Agreement and by "Claremont Savings Bank Documents" and acknowledges your receipt and understanding of this agreement. Claremont Savings Bank may, from time to time, introduce new On-line Banking Services, new features, and upgrades. We will notify you. By using these services when they become available, you agree to be bound by the rules communicated to you concerning these services. These terms may be modified by CSB at the Bank's discretion, and such notification will be provided.

Governing Law

This On-line Banking Agreement will be governed by and interpreted in accordance with Federal law and regulation, and to the extent there is no applicable Federal law or regulation, by the laws of the State of New Hampshire.

Fees

You are responsible for paying any fees associated with On-line banking services. Internet and Mobile Banking are being offered at no cost; however, there may be Standard fees applicable to various services and products that apply. Please note that fees may be assessed by your Internet service provider or mobile carrier. You agree to be responsible for any telephone charges incurred by accessing your Claremont Savings Bank accounts through On-line Banking.

User ID and Password

Claremont Savings Bank is entitled to act on instructions received through On-line Banking under your password and without inquiring into the identity of the person using that password. However, do not, under any circumstances, disclose your password by telephone or to anyone claiming to represent Claremont Savings Bank. Claremont Savings Bank's employees do not need and should not ask for your password. You are liable for all transactions made or authorized using your password. Claremont Savings Bank has no responsibility for establishing the identity of any person using your password. If, despite Claremont Savings Bank's advice, you give your password to anyone, you do so at your own risk. Anyone with access to your On-line Banking password will have full access to your accounts even if you attempt to limit that person's authority. You must notify Claremont Savings Bank if your password has been lost, stolen, or otherwise compromised to inform the bank that your password should not be honored and must be disabled.

If two people hold a joint checking account, both account holders should enroll separately and each will have his/her own password, and his/her own separate On-line Banking Agreement. Alternatively, one holder of a joint account can enroll for On-line Banking Services with one password issued. The person on the profile will only have access to accounts for which they are designated as an owner.

On-line Agreement Termination

Claremont Savings Bank has the right to modify or terminate this agreement at any time. We will comply with any notice requirements under applicable law for such changes or termination. If we terminate this Agreement, no further On-line Banking transfers or Bill Payments will be made, including but not limited to any payments or transfers scheduled in advance or any pre-authorized recurring payments or transfers. If we modify this Agreement, your continued use of On-line Banking Services will constitute your acceptance of such changes in each instance. If you wish to cancel any of the On-line Banking services offered through On-line Banking, please contact Claremont Savings Bank at the numbers below or send cancellation instructions in

writing to Claremont Savings Bank, at the address below. Termination of service will be effective on the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Limitation of Liability

Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither the Bank nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, CSB, Internet browser providers, Internet access providers, Internet service providers, or by an agent or subcontractor of any of the foregoing. Nor shall the service providers or the Bank be responsible for any direct, indirect, special, incidental, punitive, consequential, economic, or other damages (including, without limitation, loss of revenue or anticipated profits) arising in any way out of the installation, use, or maintenance of the equipment, application, software, the Internet Financial Services, Internet browser, or access software.

You are liable for all transactions that you, or if you are using a joint Bill Payment account, any of you, make or authorize, even if the person you authorize exceeds your authority. You hereby release Claremont Savings Bank from any liability and agree not to make any claim or bring any action against us for honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account(s) and/or you have given your password to such person, or, in the case of a jointly held account such person is one of the owners of the account. You agree to indemnify Claremont Savings Bank and hold it harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions.

You agree that when you use Mobile Services, you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates. You also agree that you will continue to be subject to the Terms and Conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service carrier or provider (e.g., AT&T, Verizon, Sprint, T-Mobile, Alltel, etc.), and that this Addendum 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 Services (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Services, including while downloading the Software, receiving or sending Mobile Banking text messages, or other use of your Wireless Device when using the Software or other products and services provided by Mobile Services), and you agree to be solely responsible for all such fees, limitations

and restrictions. You agree that only your mobile service carrier or provider is responsible for its products and services, and that your mobile service carrier is not the provider of Mobile Services. Accordingly, you agree to resolve any problems with your carrier or provider directly with your carrier or provider without involving us. You also agree that if you have any problems with Mobile Banking, you will contact us directly.

Privacy

For information on how the Bank protects your privacy, please see our [Privacy policy](#) on the website.

Electronic Mail (E-mail)

Sending electronic mail (E-mail) through On-line Banking is a way to communicate with the Bank. E-mail is provided for you to ask questions about your account(s) and provide general feedback. E-mail is accessible after you sign on with your password to a session of On-line Banking. To ensure the security of your account information, we recommend that you use E-mail when asking specific questions about your account(s). You cannot use E-mail to initiate transactions on your account(s). For banking transactions, please use the appropriate functions within On-line Banking or call our Call Center at the numbers below.

Hours of Accessibility

You can access your Claremont Savings Bank accounts through On-line Banking seven days a week, 24 hours a day. However, at certain times, some or all of On-line Banking may not be available due to system maintenance. You will be notified through On-line Banking when this occurs. A transfer initiated through On-line Banking before 6:00 p.m. will be considered the same business day. All transfers completed after 6:00p.m. on a business day or on a Saturday, Sunday or Banking Holiday will be considered on the next business day.

Unauthorized Transactions in Your Claremont Savings Bank Accounts

Notify us immediately if you believe another person has improperly obtained your Internet password. Also notify us if someone has transferred or may transfer money from your account without your permission, or if you suspect any fraudulent activity on your account. Only reveal your account number to a legitimate entity for a purpose you authorize (such as your insurance company for automatic payments). To notify us, call Claremont Savings Bank Customer Care at the numbers below, or write Claremont Savings Bank, Attention Call Center at the address below.

Unauthorized transactions should follow the guidelines within the disclosures provided at account opening regarding Regulation E, Electronic Fund Transfers. Information on handling an unauthorized transaction can also be found on the back of your monthly statement.

Contact Information

E-Mail: customercare@claremontsavings.bank (not a secured line)

Phone: 603-542-7711 or Toll Free at 800-992-0316 and ask for Customer Care

Mail: Attention Customer Care, P.O. Box 1600, Claremont, NH 03743-1600

Fax: Attention Customer Care, 603-542-5432

