

CONSUMER ONLINE BANKING AGREEMENT

This Consumer Online Banking Agreement (“Agreement”) between you and ALMA BANK governs the use of our Consumer Online Banking Services (“Online Banking Services”). When you use any of the Online Banking Services described in this agreement, you agree to the terms and conditions of this agreement. The use of Online Services may also be affected by the terms and conditions of any deposits account, rules and regulations, fee schedules, including disclosures made pursuant to such agreements. However, if there is any conflict or inconsistency between the terms and conditions stated in other agreements and in this agreement, the terms and conditions of this agreement shall control to the extent of such conflict or inconsistency.

By submitting this Agreement electronically, you acknowledge that you have read, understood, and accepted the terms and conditions of this Agreement.

Definitions

“We”, “Us”, “Our” and “Bank” refer to ALMA BANK “You” and “Yours” refer to account holder(s) or others authorized by you to use the Online Banking Services.

Business Day – Any calendar day other than Saturday, Sunday or any bank holiday.

Enrollment in Online Banking Services

You may enroll in our Online Banking Services through self-enrollment process from our website (www.almabank.com). The online enrollment process requires your personal and account related information for verification before providing access to you. You must have at least one Alma Bank deposit account to enroll in our Online Banking Services.

You may use Online Banking Services to:

1. View account balances and review transaction history
2. Make or schedule transfers of money between your linked accounts (subject to conditions governing these accounts in terms of agreements and disclosures)
3. Pay bills to third parties
4. Pay to others through People Pay
5. Make stop payment on checks
6. View Stopped checks
7. Order checks
8. Manage statement delivery method
9. Send secure messages to the Bank
10. Manage Mobile Banking settings

Alma Bank reserves the right to refuse to accept any existing or new customers for Online Banking.

Alerts

You may add alerts for minimum balance, maximum balance, transfers completed, transfers failed, deposits completed, checks completed, and certificate maturity via Online Message Center or your personal email.

Joint Accounts

In case of joint accounts, one or more account owners may access our Online Banking Services and each one of them will have their own User ID and Password. Regardless of the fact whether one or more account owners enroll for Online Banking Services, all account owners agree to be jointly and severally liable under the terms and conditions of this Agreement and all other agreements governing your accounts.

Termination of Agreement

We reserve the right to amend or terminate this agreement at any time. You may cancel your access to our Online Banking Services anytime by calling us at 855-541-1000 or sending a secure email from Online Banking system or sending us a written notice. We may also terminate or limit your access to our Online Banking Services at any time for reason at our discretion. If your account(s) is/are closed or there have not been any online banking activity for 180 consecutive days, we may terminate this service for you.

Changes to terms and conditions

We reserve the right to change the terms and conditions of this Agreement any time. If the change negatively impacts you in terms of increased fees, if any or limitations on the use of online services, we will give you at least 30 days' notice. If such notice is not required, we will notify you of the change in terms within 30 days of the change. If you would like not to accept the terms of changes, you may terminate the online access else you would deemed to have agreed to the change.

Fees and Charges

Currently, there are no fees or charges for Online Banking services. However, the Bank may charge for some other services offered through Online Banking, such as stop payment of a check or payment of bills in excess permitted limits, as per our Fee Schedule.

Bill Payment Services

You may make one-time or recurring payments to merchants or individuals in the United States through Online Banking from eligible and linked deposit accounts with us. You must enroll in the Bill Payment Service through our Online Banking before making a payment.

We will not be obligated to make a payment unless your Bill Pay Account has sufficient collected funds or credit availability to make payment on the payment date.

You have the right to stop or change any scheduled payment before the payment is processed. For stopping payments after processing, you may initiate a stop payment subject to an applicable charge through Online Banking or by contacting the Bank. Payments remitted electronically cannot be stopped.

We do not have any duty to monitor the payments that are made through the Bill Payment Services.

Transfers

You may access your account accounts and make transfers at any time up to the available balance in your account. Although there are no restrictions on number of transfers you may make from your checking accounts, Federal Regulations limit the number of transfers which may be made form a Money Market or a Savings Account to another account or third party by preauthorized, automatic or telephonic transfer to six per statement cycle. Such transfers made through Online Banking count towards these limitations. You may refer to your Deposit Account Agreement for additional information. Transfers processed by 9:00 PM (EST) on a business day are posted on the same day. The transfers made after 9:00 PM (EST) on a business day or a weekend or holiday are processed on next business day.

We will not be liable for failure to transfer or payment of bills IF:

- a) your computer hardware, software or telecommunications systems were nor working or were not available to transact business through our Online Banking Services;
- b) our Online Banking Services were not available due to circumstances beyond our control such as natural disasters and system outages;
- c) we believe unauthorized use of your Online Banking credentials;
- d) you default under the terms of this agreement;
- e) this agreement is terminated by either party;

E-Statements

You may enroll in E-statements at any time by accessing your Online Banking Account; Clicking the Change Statement Delivery Method from Customer Service Tab; Selecting the accounts and your delivery preference from Paper to Online in the drop down and accepting the terms and conditions of Online Statement Agreement.

Stop Payment

You may place a stop payment through Online Banking on any check that you have written. You agree to the followings:

- a) That the information on the stop payment must precisely identify the check number, the payee and the amount of the check. If you do not provide complete and correct information, the Bank assumes no responsibility for stopping payment.
- b) The stop payment is received before 3.00 PM (EST) on a business day. The stop payments received after 3.00PM (EST) or on weekend or a holiday, are processed on next business day.

- c) The stop payment remains effective for six months and if not renewed before six months, it will terminate.
- d) To pay a fee as per our current Fee Schedule
- e) To contact the Bank for stop payment on ACH debits

Errors or Questions about your Electronic Transfers

You may contact us immediately in case of any errors or questions regarding transactions completed through Online Banking Service by calling 855-541-1000 or emailing securely through Online Banking System. Please refer to Electronic Fund Transfer Act disclosures provided to you while opening your account for the rights and responsibilities of all parties.

Governing Law

This agreement shall be governed by and construed in accordance with the laws of the State of New York.

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