

eBanking Terms and Conditions

Government regulations require that we make the following disclosures available to you when you open an account with People's Bank. You may print these disclosures for your files, if you wish.

This disclosure provides information about People's Bank's eBanking (Online Banking and Mobile Banking) services. By using these services, you agree to the terms and conditions stated below and any other terms and conditions and disclosures provided to you in conjunction with these services and your accounts. Copies of this and other disclosures may be requested from any local branch location of People's or by calling 1-866-454-4735.

Warning

People's Bank eBanking is a proprietary network exclusively for authorized users. The system is to be used only by authorized users, and by continuing to use the system, you represent that you are an authorized user. Unauthorized access or use is not permitted and constitutes a crime punishable by law.

General Requirements

- You must have a People's Bank account in good standing.
- Online Banking -You must have Internet access through an Internet Service Provider (ISP) of your choice and an Internet Browser. People's Bank makes no warranties on the fitness of your equipment, software or ISP.
- Mobile Banking -You must have an internet enabled mobile device to utilize Mobile Banking services.
- Mobile Banking -You may be subject to usage limitations and charges by your mobile carrier. Please check with your carrier regarding internet services that may apply to your mobile plan. People's Bank provides Mobile Banking applications that support Apple, Android, and Kindle mobile operating systems. People's Bank makes no warranties on the fitness or compatibility of your equipment, software or wireless provider.

Types of Information and Transactions Available

- Access balance and transaction information on your authorized checking, savings and loan accounts.
- Transfer funds between your People's Bank accounts.
- Make scheduled payments to your People's Bank loan from your People's Bank checking or savings account.
- Make draws on your Line of Credit, up to the available credit amount for a subsequent deposit to a People's Bank deposit account. We reserve the right to restrict draws on Lines of Credit if the account is not in good standing.
- Pay bills.
- View your posted check images.
- Receive email and text alerts on the status of your accounts.
- Download account transaction history to financial management software such as Quicken® or QuickBooks®. Available in Online Banking only.
- Remotely deposit certain checks from your internet enabled mobile device. Available in Mobile Banking only.
- Share access and certain transaction privileges with others you authorize.
- Remove shared access you had previously granted.

eBanking

You agree to this agreement by enrolling. A copy of said disclosures may also be provided by contacting any local branch or calling 1-866-454-4735. If you do NOT accept these terms and conditions, you will not be able to access your account information via eBanking.

You understand and agree that eBanking with People's Bank will allow you online access to your account(s). Also, joint accounts will show for both owners, even if only one owner makes the request. **You are aware that anyone with whom you share the login and password of your account(s) will have access to all information and transaction capabilities in Online Banking and Mobile Banking.** You understand access to the account(s) online is accessible anywhere the Internet is available. **You understand that it is your responsibility for any and all actions taken by those who you authorize to view or transact business through the shared access feature. You understand you are responsible for removing shared access from those you no longer authorize.**

Passwords must be 8 to 24 characters long and must contain characters from at least two of the following three categories:

- Letters (case sensitive)
- Numbers
- Any special characters

Passwords can be managed internally in Online Banking. **You will be responsible to manage and protect your password from unauthorized use.**

Granting Access to Other People (Shared Access) - As the authenticated primary user of online banking, you have the ability to entitle another person or persons (subusers) with access to your online banking site and with certain authorities with respect to your accounts. Shared Access included view-only access, making transfers between designated accounts, and initiating bill payments from designated accounts, granted individually or in combination. Additionally, primary users can set approval limits on payments made by subusers. You have sole authority and control in sharing access with, managing and disabling subusers and/or their respective authority. You authorize us to act on transactions instructions initiated under the credentials of an authenticated subusers, just as if it was initiated under your credentials. When granting Shared Access, you assume total liability for any and all activities of a subuser with respect to your accounts, and you agree to hold us harmless in any claim you made against a subuser for breach of your agreement with said subuser pursuant to Shared Access.

For security purposes, if your eBanking account is inactive for 180 days, it will be purged from our system. Once account is purged, you will be required to re-register for this service.

People's Bank's Privacy Policy which has been previously provided to you and is available upon request or on the web site, www.peoplesbank.bank/privacy-policy will apply to this service. Clients e-mail address will not be sold or otherwise provided to third parties.

People's Bank may change, suspend, or terminate all or any aspect of this delivery service upon notice to you.

Fees

There are no fees for enrolling or using eBanking, or for any electronic funds transfer, or Mobile Deposit Capture, Other account fees previously disclosed to you will apply.

Transfers

Transfers will occur on the same business day if made prior to 5 p.m. Pacific Standard Time. Business days are Monday through Friday excluding Federal Holidays.

- You will receive confirmation of your transfers as they are made, and you may print this confirmation for your records. Your account statement will also reflect all transfers.
- Regulation D prohibits more that (6) transfers or withdrawals from a savings or money market account per month (not counting teller or ATM transactions). Online and Mobile transfers count toward the (6). Exceeding this limit may result in a service charge or reclassification of your account. Further explanation is available in your account disclosures.
- Accounts requiring multiple signatures for withdrawal are accessible to view account information only. Multiple-Signature accounts are not eligible for the transfer feature or for Bill Pay.
- Transfer capabilities are available TO and FROM deposit accounts and Revolving Lines of Credit.
- Installment Loans are transferred TO accounts only for making payments with choices of a full regular payment after the full regular payment is satisfied, any additional amount over the regular payment will credit as a Principal reduction.
- Commercial Loan accounts are enabled for transfers upon review and may be denied.
- CD accounts are not eligible for Online and Mobile transfers.
- Please refer to additional disclosures that were provided to you when you opened your deposit accounts for your rights and responsibilities regarding Electronic Funds Transfers.

Mobile Deposit Capture

Mobile Deposit Capture allows you to make deposits to your account(s) from your camera-enabled mobile device capable of capturing check images and information and electronically delivering this information to People's Bank. Additional terms and conditions will be presented at your first attempt to use Mobile Deposit Capture. If you do not accept these terms and conditions, you will not be able to access this feature. Mobile Deposit Capture Terms and Conditions are also available by contacting a local People's Bank branch location or calling 1-866-454-4735.

Online Bill Pay Authorization

The following is information specific to People's Bank's Bill Payment service.

- People's Bank uses iPay, a third-party bill pay provider. They offer a chat session within the program to assist.

- You must submit a request to activate this service, available within your Online Banking account.
- To be eligible for this product, you must meet the following criteria.
 - Be at least 18 years old
 - Have a People's Bank checking account in good standing
- You must allow sufficient time for the Payee to receive and process the payment before the payment due date.
- Payments typically require 5 business days for paper checks and 3 business days for electronic payments to complete. You assume full responsibility for all late fees, finance charges and any other actions taken by the Payee.
- Funds will be debited from designated checking account on the effective payment date.
- Pending payments can be modified or cancelled. A stop payment can be placed on paper checks by contacting Bill Pay Support directly at 1-800-823-7555. There will be a \$35 service charge for all stop payments. A stop payment cannot be placed on an Electronic payment.
- Sufficient funds must be available in your account on the payment date selected. Insufficient funds may result in non-payment of bill(s) and suspension or cancellation of Bill Payment service. You will be responsible for any loss or penalty that may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.
- Schedule payments to be made on a future date, or on recurring intervals.
- Payments to payees outside of the United States are prohibited and may not be issued under any circumstances.
- Payments must be payable in U.S. Dollars.
- The following payments are discouraged, but may be scheduled at your own risk:
 - Tax payments to the Internal Revenue Service or any state or other government agency
 - Court-ordered payments, such as alimony or child support
 - Payments to insurance companies
- Each Payee must appear on your Payee List that you created.
- Business days are Monday through Friday, excluding Federal holidays.
- You are responsible for payment instructions made prior to the cancellation request of the Bill Pay service.
- For consumer retail clients there is no monthly service charge for bill pay. Bill payments exceeding 20 per month are \$.50 each.
- For business clients there will be a service charge of \$5.95 per month posted to the designated checking account. Bill payments exceeding 20 per month are an additional \$.50 each.

You AUTHORIZE People's Bank to post payment transactions generated by the Bill Payment Service to the designated checking account. You understand that you are in full control of your account. If at any time you decide to discontinue service, you should contact a local People's Bank branch location or calling 1-866-454-4735. Your use of the Bill Payment Service signifies that you have read these terms and conditions that has been provided.

Please refer to additional disclosures that were given to you when you opened your deposit accounts for your rights and responsibilities regarding Electronic Funds Transfers.

Amendments

People's Bank may amend the terms and conditions of this or other related disclosure(s) at any time. You will be provided notice at least 30 days in advance if the amendment results in a greater cost or liability to you.

Security

Protecting your information and your identity is our highest priority. With the use of encryption, firewalls and trusted operating systems incorporated into our overall banking network, best efforts have been made to secure your transactions.

People's Bank will never request that you disclose your eBanking Username or Password. You should not act upon emails or other communications requesting your personal information. You may have your password reset at any time by contacting a local branch or calling 1-866-454-4735. Additionally you can click the forgot password link when logging in and an e-mail will be send with a temporary code to the e-mail address on file.

People's Bank does not have control over the devices and procedures you use to access electronic banking. Your best efforts to secure your equipment, devices, user names and passwords, and your cautious use during Internet and Mobile sessions provide an additional layer of protection Please see our website on security at www.peoplesbank.bank for more information on steps we take and further information on steps you can take as well.

User Responsibility

By enrolling in and using People's Bank Banking you agree to the following:

- You are the legal owner of the accounts and financial information accessed through eBanking.
- The information you provide us in connection with eBanking is accurate, current and complete.
- You will keep your information accurate and up to date.
- You represent that you are the authorized user of the device you will use to access eBanking.

- You are responsible for the operation and maintenance of your electronic devices.
- You will take every precaution to physically safeguard your access device from loss or misuse.
- You are responsible for keeping your access device free from and protected against viruses.
- You are responsible for keeping your username and password confidential.
- You are responsible for any transactions that others may authorize when you allow them to use your device and log in information, or that you allow access to your accounts thru the shared access feature.
- You will notify us immediately if you lose your device or your password to eBanking.
- International carrier rates may apply if you access your mobile device from outside the United States.

Other Disclosures

- We reserve the right to terminate your eBanking services in whole or in part at any time, with or without cause, or without prior notice. You may also give us termination notice. In either event we may, but are not obligated to, immediately discontinue making previously authorized transfers that have not yet been made.
- We reserve the right to temporarily suspend services or availability in situations deemed appropriate by us at our sole discretion.
- In general, eBanking will be available 24 hours per day, seven days per week.
- Federal law gives consumers the right to limit some but not all sharing of your personal information. People's Bank's Privacy Notice tells you how we collect, share and protect your personal information. This information is available at www.peoplesbank.bank.
- We also provide disclosures on Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. This disclosure tells you your rights and obligations, fees and how to report unauthorized transactions. A copy of said disclosures may also be requested by contacting a local People's Bank branch or calling 1-866-454-4735.

No Warranty

This service and its features and content and the material contained is provided "as/is", "as available." People's Bank does not warrant the accuracy, adequacy or completeness of content or function, and expressly disclaims liability for errors or omissions. No warranty of any kind (e.g., implied, expressed or statutory, including but not limited to the warranties of non-infringement, title, merchantability, fitness for a particular use and freedom from computer virus) is given in conjunction with this service.

Limitation of Liability

You acknowledge that in no event will People's Bank or its affiliates be liable for any damages, including, without limitation, direct, indirect, special, incidental, or consequential damages, losses or expenses arising in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or system failure, even if People's Bank has been advised of the possibility of such damages.

Indemnification

You agree to defend, indemnify and hold harmless People's Bank, its related entities, and their respective officers, employees and agents from and against any and all claims, actions, suits, proceedings, losses, liabilities, damages, costs and expenses, including attorneys' fees arising out of or related to your use of this service.

People's Bank Contact Information

- Email at support@peoplesbank.bank
- Phone at 1-866-454-4735, Monday -Thursday, 8:00 AM to 5:00 PM and Friday 8:00 AM to 6:00 PM

Mail to:

People's Bank

PO BOX 1730, Medford OR 97501

By accepting the Terms & Conditions, you understand and agree to the terms and conditions which have been provided to you. A copy of said disclosures may also be requested by contacting a local People's Bank branch or calling 1-866-454-4735.