

## **Community Bank – Personal Online Banking Terms and Conditions** *Effective June 1, 2024*

Welcome to Community Bank's Online Banking. Enrolling in Community Bank's Online Banking service affirms your acceptance of the following terms and conditions, in addition to the Deposit Account agreement governing your account(s). Please read these terms and conditions carefully and retain a copy for your records. Community Bank may amend these terms and conditions at any time. Your continued use of the Online Banking service is your acceptance of any amendment(s) to this agreement.

Online Banking allows access to your Community Bank account(s) for the purpose of obtaining account balances and transaction information, change statement delivery options, as well as transferring funds between your Community Bank accounts. Account types eligible for online access include checking, savings, vacation and holiday clubs, installment loans, mortgage loans, home equity lines, lines of credit, certificates of deposit, and individual retirement accounts. Please note, some account types do not allow online transfers and will be in an inquiry only status within the Online Banking service. Online bill payment is also available. Refer to the Terms and Conditions contained within the Bill Payment page.

### **Access ID/Username and Password:**

During the Online Banking self-enrollment process, you will be prompted to establish an Access ID/Username and a Password to access Online Banking.

Should you forget your Online Banking password, please click the "forgot password" link on the Community Bank website homepage and a temporary password will be sent to the email address on file. If you forget your Access ID/Username or prefer to request a temporary password by phone, please call our Customer Service representatives at 888-223-8099. Customer Service hours are Monday through Friday 7:30 a.m. to 5:00 p.m., and Saturday 8:30 a.m. to 12:00 p.m. (Eastern Time)

Your Access ID/Username and password can be used to access your financial information and transfer funds for any of your linked accounts. Your Access ID/Username and password is confidential and should not be disclosed to third parties. You are responsible for the safekeeping of your password and agree not to disclose or otherwise make your password available to any other person(s).

### **Internal Transfers:**

Transfers are processed on the date requested during Community Bank's business processing days. A business day is defined as Monday through Friday, except for Bank holidays. Transfers cannot be made between accounts that have deposit/withdrawal restrictions, such as certificates of deposit or individual retirement accounts. Information you obtain about your account using the Online Banking service will not always reflect transactions you have authorized but have not yet posted to your account(s). It's important for you to track account balances and deduct authorized transactions as they occur to avoid overdrawing your account(s). If there are not enough funds to complete a transfer request, we may either (1) complete the transaction and overdraw the account or (2) refuse to complete the transaction. In either case, we may charge a non-sufficient funds fee. Please refer to the applicable fee schedule or account agreement for details.

Same day, one-time transfers between eligible account types made from approximately 12:01 a.m. to 6:00 p.m. Eastern Time during Community Bank's business days, will be processed immediately, assuming the funds are available in the transferring from account. Transfer requests received outside of the above listed hours will be processed on the following business day. Transfers initiated on a non-business day will be considered initiated on the following business day.

Future dated, one-time transfers between eligible account types will be processed on the scheduled transfer date, if the transfer date is a Community Bank business day. If a future dated transfer is scheduled for a day we are not open for business, the transfer will be processed on the prior business day. Future dated transfers are processed after 5:00 p.m. Eastern Time on the processing date. You may change or cancel a future dated transfer prior to the processing time.

Recurring transfers for the same amount may be scheduled to occur automatically on a regular schedule of your choice. If the recurring transfer is requested to begin on the day you initiated the transfer, between the hours of 12:01 a.m. and 6:00 p.m., and during a business day, the first transfer will be processed the same day. Otherwise a recurring transfer will be processed on the date scheduled if the date is a business processing day. If a recurring transfer is scheduled for a day we are not open for business, the transfer will be processed on the prior business day. If a recurring transfer is scheduled to occur on the 29th, 30th, or 31st of every month and the date does not exist in a particular month, we will process the recurring transfer on the last business in that month. Except as noted above, a recurring transfer may be changed or canceled up to 6:00 p.m. Eastern Time on the scheduled processing day.

After you initiate the transfer instructions, the instructions will be presented to you for your review. You will then have the opportunity to approve or cancel the transfer. After you elect to make the transfer, a confirmation number will appear. The confirmation number will help us to resolve any questions you may have concerning a transfer.

**Failed transfers:**

If on the processing date of the transfer request, there are not sufficient funds in the account from which the funds are to be transferred, we will not make the transfer. We will, however, try again on our next processing date and continue to do so until the funds are available for the transfer or you cancel the transfer request. We assume no responsibility to notify you of the shortfall in your account or that the transfer has been rescheduled for the following business day or cancelled.

If we do not complete a transfer on time or in the correct amount according to instructions given by you in accordance with this agreement, Community Bank will be liable only for the amount of the transaction, and no consequential or punitive damages or other losses whatsoever incurred by you. Community Bank will not be liable for any amount if:

- Through no fault of ours, your account does not contain sufficient funds to make the transfer.
- The transfer would exceed the limit of your Overdraft Privilege (if applicable), or available balance in your Overdraft Protection account (if applicable)
- The equipment, network, phone lines, or computer systems were not working properly or were temporarily unavailable.
- Circumstances beyond our scope of control prevented the transfer.
- A court order or legal process prevents us from processing the transfer.
- We have reasonable basis to believe that unauthorized use of your password or account has occurred or may be occurring, or if you default under any agreement with us, or if the agreement is terminated for any reason.

**Statements:**

All of the transfers made within Online Banking will appear on your account statement. The processing date and the transfer amount will be reflected for each transfer.

**Fees:**

Online Banking is available at no charge. However, there may be fees associated with your accounts. Please refer to the applicable fee schedule or account agreement for details or call our Customer Service representatives at 888- 223-8099. Customer Service hours are Monday through Friday 7:30 a.m. to 5:00 p.m., and Saturday 8:30 a.m. to 12:00 p.m. (Eastern Time). We may institute a fee for Online Banking at any time. All other fees applicable to your accounts remain in effect.

**Equipment:**

We are not responsible for loss, damage or injury resulting from (i) an interruption in your electrical power or Internet service; (ii) disconnection of your Internet service by your local provider or from deficiencies in your connection quality; or (iii) any default or malfunction of your PC. We are also not responsible for any damage to your PC, software, modem, router, telephone or other property resulting from the use of Online Banking, including any damage resulting from a virus.

**Hours of Operations:**

Online Banking is available seven (7) days a week and twenty-four (24) hours a day except during maintenance periods.

**Your Rights and Liabilities:**

You have certain rights and liabilities concerning losses that occur due to your Access ID/Username or Password being used without your permission, or because of errors. These rights and liabilities are outlined in the Electronic Funds Disclosure you received upon opening your account. You may contact us directly regarding any of these issues or with questions you may have regarding your account using any of the following methods:

- Call Customer Service at 888-223-8099, Monday through Friday 7:30 a.m. to 5:00 p.m., and Saturday 8:30 a.m. to 12:00 p.m. (Eastern Time)
- Write us at Community Bank, PO Box 669, Waynesburg, PA 15370
- Email us at [bank@cb.bank](mailto:bank@cb.bank) Please do not include confidential information, such as account number, social security number, and/or online banking password.

**Termination:**

You may terminate your use of Online Banking at any time by:

- Calling Customer Service at 888-223-8099, Monday through Friday 7:30 a.m. to 5:00 p.m., and Saturday 8:30 a.m. to 12:00 p.m. (Eastern Time)
- Writing us at Community Bank, PO Box 669, Waynesburg, PA 15370

We may terminate your access to Online Banking at any time, in whole or in part, for any reason without prior notice. Termination will not affect your liability or obligations for transfers we have processed on your behalf.

**Online Bill Payment**

Refer to the Terms and Conditions contained within the Bill Payment page.

**Alerts**

Your enrollment in Community Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Community Bank account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time or cancel old alerts. We usually notify you when we cancel alerts but are not obligated to do so. Community Bank reserves the right to terminate its alerts service at any time without prior notice to you.

**Methods of Delivery**

We may provide alerts through one or more channels ("endpoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Community Bank Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c) above supports the email, push notification, and text message alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

**Alerts via Text Message**

To stop alerts via text message, text "STOP" to 41952 at any time. Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in Community Bank Online Banking. For help with SMS text alerts, text "HELP" to 41952. In case of questions please contact customer service at 888-223-8099. Our participating carriers include (but are not limited to) AT&T, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

**Limitations**

Community Bank provides alerts as a convenience to you for information purposes only. An alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside Community Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Community Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

**Alert Information**

As alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your alerts will be able to view the contents of these messages.