



Cashmo Account Agreement
Terms & Conditions, Privacy Policy, and Disclosure

Scope of this Agreement

This agreement is between you and Bridge Community Bank, 200 South Cherry Street, Mechanicsville, Iowa 52306 and it governs your use of a Cashmo Account via our Internet Banking and Bill Payment services (the "Service"). The Service permits our customers to perform a number of banking functions on accounts linked to the Service through the use of a computing device/mobile device and the Internet, via web applications and mobile applications (apps).

Accepting the Agreement

After you have carefully read this Agreement in its entirety you will be asked to accept the terms and conditions of this Agreement. When you accept these terms and conditions, you represent and warrant that you are duly authorized to execute this Agreement and to open an Online DDA (checking) Account at this bank.

You may save a copy of this Agreement for your records, or access it any time from the online account menu.

Updates to this Agreement will be made available electronically as further described within this Agreement.

WHEN YOU SELECT "I AGREE" OR OTHERWISE ACCEPT THIS AGREEMENT IN THE MANNER INSTRUCTED, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT. BY ACCEPTING, YOU ALSO CERTIFY THAT YOU ARE ABLE AND WILLING TO ACCEPT THE ELECTRONIC VERSION OF THIS DOCUMENT.

IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT AND/OR DO NOT ACCEPT THE ELECTRONIC VERSION OF THIS DOCUMENT, DO NOT ACCEPT.

Definitions

Agreement means these terms and conditions of the Cashmo Account Agreement.

Authorized User is any individual, agent, or sub-user whom you allow to use the Service or your passcode or other means to access your Eligible Account(s).

Bill Payment Service Provider refers to the contractor, sub-contractor, or provider of our Bill Payment and Delivery services.

Biller is the person or entity to which you wish a Bill Payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

Billing Account is the checking account from which all Service fees will be automatically debited.

Business Day is every Monday through Friday, excluding Federal Reserve holidays.

Business Customer refers to anyone other than a Consumer who owns an Eligible account with respect to which the Service is requested primarily for business purposes.

Business Day Cutoff refers to the cut-off time for posting purposes. The cut-off time for online transactions is based upon our Business Days and the Central Time Zone. For posting purposes, we will process all transactions completed by 3:00 p.m. on the same Business Day. Transactions completed after 3:00 p.m. will be processed on the following Business Day.

Consumer refers to a natural person who owns an Eligible Account at this Financial Institution and who uses the Service primarily for personal, family, or household purposes.

Eligible Accounts means any of your accounts to which we may allow access through the Service under this Agreement. Only a checking account may be eligible for Bill Payment privileges.

Cashmo accounts are online-only accounts and cannot be serviced from bank branch locations. If you or your Authorized Users



desire features of the Service that allow you to initiate Bill Payments, transfers, ACH transactions, or otherwise remove funds from an account, you must have the required withdrawal authority over the relevant Eligible Account.

When using the Service, you agree to maintain one or more Eligible Accounts with us and to keep sufficient balances in the account to cover any transaction and fees that are ultimately approved by or related to the Service.

Joint Accounts: If the Eligible Accounts subscribed to the Service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your Username and Password are authorized unless we have been notified to cancel the Service.

Service means the Internet Banking, Bill Payment and Delivery services offered by Bridge Community Bank through its Service Providers.

Service Provider includes any agent, licensor, independent contractor or subcontractor that this Financial Institution may involve in the provision of Internet Banking, Bill Payment, and electronic Bill Delivery services.

Cash-User Administrator: Each Business Customer utilizing ACH and wire transfer privileges must authorize a Cash-User Administrator for managing Authorized User access to company accounts accessible through the Service. Cash-User Administrators and/or Authorized Users may be identified in separate agreements.

you and your: As used within this Agreement, “you” and “your” refer to the person enrolling in the Service, owner of the eligible accounts, as well as any Authorized Users that such person allows, subject to the parameters of multiple user access as set forth within the Service.

we, us, or our: As used within this Agreement, “we”, “us”, or “our” refer to Bridge Community Bank and any agent, independent contractor, service provider, sub-contractor, licensor, designee, or assignee that Bridge Community Bank may involve in the provision of the Service.

Basic Internet Banking Services

The basic features currently available through the Service include:

- Up to 12 months of complete Internet transactional detail and history
- Account Inquiries for balances, fees, etc.
- Transfers between your accounts within this Service
- E-mails via the Service’s messaging system
- Payments to other users of this Service at this bank
- Comma Delimited Transaction Downloads
- Transfers from your account to accounts at other banks

We may add or remove certain features and/or functionality available from time to time. You can use the Service seven days a week, 24 hours a day, although some or all features may not be available occasionally due to emergencies, third-party service interruptions, or scheduled system maintenance. In addition, access to the Service may be slower at times due to high Internet traffic or other factors beyond our control.

Requirements for Enrolling in the Service

In order to enroll in the Service:

- You must pass our electronic and/or manual Know Your Customer screening process.
- You must be 18 years of age or older.
- You must be a resident of the United States or its possessions, and provide a U.S. residential address to which the U.S. Postal Service can deliver.
- You must have access to a computing device with Internet service and a browser or mobile app that will support current encryption standards.
- You must have mobile (cellular) phone service and phone number provided by a U.S. mobile carrier.
- You must have a valid email address for the delivery of electronic notices and disclosures.



Prior to enrolling in the Service and accepting the electronic version of this Agreement, you should verify that you have the required hardware and software necessary to access the Service and to retain a copy of this Agreement.

If we revise hardware and software requirements, and if there's a material chance that the changes may impact your ability to access the Service, we will give you advance notice of these changes and provide you an opportunity to cancel the Service.

Registration Process

You must complete the registration process to use the Service. You must register for the Service on the Internet.

The Internet registration process involves completing a secure online application that we will use to verify your identity.

When you register for the Service, you agree to provide true and accurate information. Our Service will verify the information you submit for accuracy and proper authorizations.

Signature Requirements

When any transfer, ACH, or other Payment Instruction is initiated through the Service for your benefit, you agree that we may debit the designated Eligible Accounts without requiring your signature on the item and without any notice to you. Requirements for dual signatures on checks, if applicable, do NOT apply to Bill Payments or other transfers initiated through the Service. Any Authorized User must be authorized individually to make electronic transfers and online Bill Payments even though that person's authority to make transfers by other means may still require dual signatures.

Account Balances

Balances shown in your accounts may include deposits subject to verification by us. The balance reflected in the Service may differ from your records due to deposits in progress, checks outstanding, or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. A transfer request must be made before the Business Day Cut-off time to be effective the same Business Day.

The balances within the Service are updated periodically and the Service will display the most current information available. There may be situations that cause a delay in an update of your balances. The Service will use the most current balance available at the time of a transaction as the basis for our approval of funds transfers or other account debits.

Privacy

We understand how important privacy is to our customers. We have taken steps to protect the privacy and security of your personal information as well as your financial transactions with us. You should read our privacy notice before completing the registration process for the Service.

Disclosure of Account Information to Third Parties

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

- Where it is necessary for completing transactions;
- Where it is necessary for activating additional services;
- In order to verify the existence and condition of your account to a credit bureau or Biller;
- In order to facilitate account access through a third-party app;
- In order to facilitate accounts sponsored through a third-party program;
- In order to facilitate customer service for the Service or related services/features;
- In order to comply with a governmental agency or court orders; or
- If you give us your written permission.

Please refer to our privacy notice for additional detail on disclosure of account information.



Card Security

We consider the security of your debit card to be of utmost importance. Consequently, depending upon the options you choose in your account's Card Settings, we keep your card in an "OFF" status until you want to use it, or until a daily spending limit (selected by and preset by you) is reached. We provide a quick and easy way for you to change your card to an "ON" status. Once you switch your card ON, we will automatically change the status back to OFF after a specified period of time or specified spending level, depending upon the options you choose in your account's Card Settings. You agree, however, that charges for recurring billing that you have authorized from a third party will be posted to your account even though your card may be in an OFF state at the time the recurring transaction occurs. You agree that it is your responsibility to notify your third parties if any such recurring charges are to be terminated. Please note you will need Internet access to change the status of your card. If you do not have ready access to the Internet, you should not open a Cashmo account. By proceeding to open an account, you agree to these operating rules.

Internet Security

The Service utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the Internet. Prior to activating your access to the Service, our Service will verify the information you provide to us regarding your identity. In cases where we cannot satisfactorily verify your information, we may not accept your application to use the Service.

Username and Passwords - One of the main security features protecting the Service is the unique combination of your Username and Password. During the account registration process, you will choose a Username and Password that will be used to gain access to the Service. You determine your own Password, which is encrypted in our database. Neither this Institution nor its Service Providers have access to this information. The Service will automatically deactivate your account after a number of unsuccessful login attempts within a certain time frame. You may reset your password by following the instructions on the Login page.

Because your Password is used to access your accounts, you should treat it as you would any other sensitive personal data.

- You should carefully select a Password that is hard to guess.
- You should not use words based on your name, address or other personal information.
- Keep your Password safe.
- Memorize your Password and do NOT write it down.
- A Password should be changed immediately if you suspect that your Password has been compromised. This can be done at any time from the Account menu after you sign in to the Service.

NEVER SHARE YOUR PASSWORD!

NEITHER THIS INSTITUTION NOR ITS SERVICE PROVIDERS WILL EVER CONTACT YOU VIA TELEPHONE OR EMAIL REQUESTING PERSONAL INFORMATION, YOUR USERNAME, OR YOUR PASSWORD. IF YOU ARE CONTACTED BY ANYONE REQUESTING THIS INFORMATION, REFUSE TO PROVIDE THIS INFORMATION AND PLEASE CONTACT THE CASHMO HELPCENTER IMMEDIATELY at www.cashmo.app.

Encryption - The Service uses the Secure Socket Layer (SSL) encryption technology for everything you do while using Internet banking. Your browser automatically activates this technology when it attempts to connect to our Service. The Service requires a browser that supports current encryption standards. The Service will warn you if your browser does not meet this requirement.

Whenever SSL is securing your communications, the browser will typically indicate this secure session by changing the appearance of a small icon of a padlock at the bottom of the screen from "open" to "locked". What this means to you is that your communications are scrambled from your browser to our servers at all times so no unauthorized party can read the information as it is carried over the Internet.

Certificate Authority - The servers hosting the Service have been certified by a Certificate Authority to assure you that you are actually talking to the Service instead of someone pretending to be us. If you are using an older browser, you will see that the Certificate Authorities key may have expired; you will need to update your browser.

Cookies - During your use of the Service, our Internet banking Service Provider will pass an encrypted cookie to your computer in order to identify your computer during the session. This cookie enables us to process multiple transactions during the session without you having to provide a Username and Password for each individual transaction. Users must accept this cookie to use



the Service. This cookie does not contain any personal information; it simply provides another level of security for our Internet banking product. The cookie is stored on your device, identifying your device while you are logged on. When you log off, close your browser, or turn off your device, the cookie will be destroyed. A new cookie is used for each session; thus, no one can use the prior cookie to access your account.

Additional Security Guidelines

- All Authorized Users should sign off after every Service session. Online sessions will automatically end after a period of inactivity, to protect you in case you accidentally leave your device unattended after you sign in to your account.
- The security of public devices (e.g. in a library, or Internet café) cannot be assured; therefore we recommend that you refrain from accessing the Service on a public device.
- Routinely scan your mobile devices, computer, servers, and electronic media using reliable virus detection and anti-spyware products. Undetected or unrepaired viruses or spyware may affect the performance of your devices, corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit sensitive data to another third party or transmit a virus to other computers.
- Use a firewall product (hardware and/or software), especially if you have a broadband Internet connection such as DSL or cable modem.
- Keep your connected devices' operating system and browser fully updated for critical security issues. We recommend use of the most current, fully updated versions of Internet browsers for accessing the Service.

Your Password Responsibilities

When you accept the terms and conditions of this Agreement, you agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all transfers and Bill Payments you authorize using the Service. If you permit other persons to use the Service, your password, or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify us at once by contacting the Cashmo HelpCenter at www.cashmo.app.

IF YOU OR YOUR AUTHORIZED USERS DISCLOSE YOUR PASSWORD TO ANYONE, AND/OR IF YOU ALLOW SOMEONE TO USE YOUR PASSWORD TO ACCESS YOUR ACCOUNTS, YOU ARE AUTHORIZING THEM TO ACT ON YOUR BEHALF AND YOU WILL BE RESPONSIBLE FOR ANY USE OF THE SERVICE BY THEM (E.G., SUCH AS WHEN YOU PROVIDE THIS INFORMATION TO A FAMILY MEMBER, AN EMPLOYEE, AND/OR AN AGGREGATION SERVICE PROVIDER).

In addition to the security features described above, there may be other security related notices posted on our website or the Service from time-to-time. It is your responsibility to read all security notices.

Our Liability for Failure to Complete Transactions

We will use commercially reasonable efforts to make all your transfers and Bill Payments properly. However, we shall incur no liability and any Bill Payment Service Guarantee shall be void if we are unable to complete any transactions initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Eligible Account(s) and/or Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of any overdraft account (if applicable);
2. The Service and/or the payment processing center is not working properly and you know or have been advised by this Institution and/or its Service Providers about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller;
4. Your Eligible Account(s), including either your Payment Account or Billing Account, is closed or has been inactive for six months;
5. If your computer, software, Internet, or telecommunication lines were not working properly and this problem should have been apparent to you when you attempted the transfer or Bill Payment;
6. It can be shown that the Biller received the Bill Payment within the normal delivery timeframe and failed to process the payment through no fault of ours;



7. The payment or transaction request involves funds subject to hold, dispute, restriction, or legal process we believe prevents their withdrawal;

8. We have reason to believe that a payment or other transaction request may not be authorized by you or any third party whose authorization we believe is necessary; and/or

9. Circumstances beyond control of the Service, our Service Providers, and this Institution (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from any of your Eligible Account(s), or Payment Account, or causes funds from your Payment Account to be directed to a Biller, which does not comply with your Payment Instructions, this Financial Institution and/or its Service Providers shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

Documentation And Verification Of Payments And Transfers

Information regarding Internet Banking and Bill Payment transactions will be reflected on the account detail in the Service.

Provisions Applicable Only to Consumer and Sole Proprietors Deposit Accounts

Errors and Questions

In case of errors or questions about your electronic transactions, you should notify us as soon as possible at www.cashmo.app.

If you think your account is incorrect or you need more information about an electronic transfer or Bill Payment transaction, we must hear from you no later than sixty (60) days after the date of the transaction in question. You must:

1. Tell us your name, relevant Service account number(s), and Username or email address or phone number on your account;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you, and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

For errors regarding electronic transactions on new consumer accounts, we may take up to 90 days to investigate your complaint or question. We may take up to 20 Business Days to credit a new account for the amount you think is in error.

If it is determined there was no error, we will send to you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. The Service may revoke any provisional credit provided to you if we find an error did not occur.

Consumer Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your Password has been lost or stolen. You could lose all the money in your account (plus your maximum overdraft line of credit if applicable).

If you are a consumer and tell us within two (2) Business Days after you discover your Password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00.



If your account contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the date of the transaction in question, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may, at our option, extend the period.

If you fail to notify us of any discrepancy within six months, you shall be precluded from asserting any such discrepancy against us.

Additional Provisions Applicable Only To Business Customers

Protecting Your Account

BUSINESS CUSTOMER(S) WILL BE SOLELY RESPONSIBLE FOR DESIGNATING ITS AUTHORIZED USERS, AND WARRANTS THAT ITS AUTHORIZED USERS HAVE THE APPROPRIATE AUTHORITY TO INITIATE TRANSFERS AND BILL PAYMENTS THROUGH THE SERVICE.

BUSINESS CUSTOMER AUTHORIZES THIS INSTITUTION AND ITS SERVICE PROVIDERS TO ACT UPON, AND YOU AGREE TO BE BOUND BY, ANY TRANSACTION, WHETHER OR NOT AUTHORIZED, THAT IS INITIATED WITH YOUR USERNAME AND PASSWORD. FURTHERMORE, ANY INSTRUCTIONS, DIRECTIONS, OR OTHER INFORMATION PROVIDED BY THE BUSINESS CUSTOMER, OR ANY OF ITS AUTHORIZED USERS, WILL BE DEEMED TO HAVE BEEN AUTHORIZED BY THE BUSINESS CUSTOMER. THIS FINANCIAL INSTITUTION AND ITS SERVICE PROVIDERS WILL NOT BE RESPONSIBLE FOR VERIFYING THE IDENTITY OR AUTHENTICITY OF ANY PERSON CLAIMING TO BE AN AUTHORIZED USER OF THE BUSINESS CUSTOMER.

BUSINESS CUSTOMER ASSUMES ANY AND ALL LIABILITY ARISING FROM THE USE OR MISUSE OF THE SERVICE OR COMPANY ACCOUNTS BY ITS AUTHORIZED USERS. BUSINESS CUSTOMER AGREES TO INDEMNIFY AND HOLD HARMLESS THIS FINANCIAL INSTITUTION AND ITS SERVICE PROVIDERS FOR ANY LIABILITY AND DAMAGES RESULTING FROM OUR ACTING UPON ANY DIRECTION, INSTRUCTION, OR INFORMATION THAT IS INITIATED WITH A USERNAME AND PASSWORD OF AN AUTHORIZED USER.

YOU AGREE THAT WE MAY SEND NOTICES AND OTHER COMMUNICATIONS, INCLUDING EMAILS, TO THE CURRENT ADDRESS SHOWN IN OUR RECORDS, WHETHER OR NOT THAT ADDRESS INCLUDES A DESIGNATION FOR DELIVERY TO THE ATTENTION OF ANY PARTICULAR INDIVIDUAL. YOU FURTHER AGREE THAT BRIDGE COMMUNITY BANK AND/OR ITS SERVICE PROVIDERS WILL NOT BE RESPONSIBLE OR LIABLE TO YOU IN ANY WAY IF INFORMATION IS INTERCEPTED BY AN UNAUTHORIZED PERSON, EITHER IN TRANSIT OR AT YOUR PLACE OF BUSINESS. IN ADDITION, YOU AGREE TO:

- REQUIRE ALL AUTHORIZED USERS TO KEEP USERNAME AND PASSWORDS SECURE AND STRICTLY CONFIDENTIAL;
- IMMEDIATELY NOTIFY US AND SELECT A NEW PASSWORD IF YOU OR YOUR AUTHORIZED USERS BELIEVE YOUR PASSWORD MAY HAVE BECOME KNOWN TO AN UNAUTHORIZED PERSON.

WE MAY DISABLE PASSWORDS OF AUTHORIZED USERS EVEN WITHOUT RECEIVING SUCH NOTICE FROM YOU, IF WE SUSPECT PASSWORDS ARE BEING USED IN AN UNAUTHORIZED OR FRAUDULENT MANNER.

BUSINESS CUSTOMERS SHALL BE SOLELY RESPONSIBLE FOR THE DEVELOPMENT AND IMPLEMENTATION OF ALL COMMERCIALLY REASONABLE PROCEDURES TO CONTROL ACCESS TO THEIR COMPUTER SYSTEMS AND TO PROTECT ANY DATA FILES STORED THEREON. BUSINESS CUSTOMERS SHALL BE SOLELY RESPONSIBLE FOR ALL APPROPRIATE AND COMMERCIALLY REASONABLE, PHYSICAL, LOGICAL, AND NETWORK SECURITY SYSTEMS AND DEVICES TO PROTECT THE SECURITY OF DATA FILES MAINTAINED ON COMPUTER(S) USED TO ACCESS THE SERVICE AS WELL AS THE PROTECTION AGAINST UNAUTHORIZED ACCESS TO BUSINESS COMPUTERS, AND/OR NETWORKS USED TO ACCESS THE SERVICE. BUSINESS CUSTOMERS SHALL BE SOLELY RESPONSIBLE FOR ANY AND ALL LOSSES AND DAMAGES ARISING FROM ANY AUTHORIZED OR UNAUTHORIZED ACCESS TO THE SERVICE.

BRIDGE COMMUNITY BANK AND ITS SERVICE PROVIDERS SHALL HAVE NO OBLIGATION, LIABILITY OR CONTROL, EITHER DIRECTLY OR INDIRECTLY CONCERNING THE BUSINESS CUSTOMERS' SELECTION OF SECURITY SYSTEMS OR DEVICES FOR THE PROTECTION OF ANY DATA FILES OR COMPUTERS USED TO ACCESS THE SERVICES OR OVER BUSINESS CUSTOMERS DEVELOPMENT OR IMPLEMENTATION OF SECURITY PROCEDURES OR THE FAILURE OF BUSINESS CUSTOMER TO MAINTAIN SAID PROCEDURES.



Commercially Reasonable Security Procedures of the Service

WHEN YOU ACCEPT THIS AGREEMENT AND USE THE SERVICE, YOU ACKNOWLEDGE AND AGREE THAT THE SERVICE INCLUDES SECURITY MEASURES WHICH ARE COMMERCIALY REASONABLE. YOU AGREE TO BE BOUND BY OUR SECURITY PROCEDURES AND INSTRUCTIONS, WHICH MAY BE PERIODICALLY UPDATED. YOU AGREE TO REVIEW AND IMPLEMENT ALL SECURITY PROCEDURES AVAILABLE IN CONNECTION WITH THE SERVICE, INCLUDING PROCEDURES TO PROTECT THE CONFIDENTIALITY OF YOUR USERNAME AND PASSWORD AND THE SAME FOR YOUR AUTHORIZED USERS. YOU AGREE TO NOTIFY THIS FINANCIAL INSTITUTION IN THE EVENT THAT YOUR USE OF THE SERVICE WOULD NECESSITATE OR BE BETTER SERVED BY A LEVEL OF SECURITY THAT EXCEEDS THAT OFFERED BY THE SERVICE. IF YOU FAIL TO NOTIFY THIS FINANCIAL INSTITUTION, YOU ACKNOWLEDGE AND AGREE THAT THE SECURITY ASPECTS OF THE SERVICE ARE APPROPRIATE FOR YOUR NEEDS AND WILL PROVIDE YOU WITH A COMMERCIALY REASONABLE DEGREE OF SECURITY AGAINST UNAUTHORIZED USE.

Errors and Questions

In case of errors or questions about your transactions, you should notify us as soon as possible at www.cashmo.app.

Your Liability for Unauthorized Transfers

You must notify us of errors, discrepancies, or possible unauthorized payments as soon as possible upon learning of the discrepancy. If you fail to notify us within sixty (60) days after you have received notice of an unauthorized or erroneous transfer or Bill Payment, Bridge Community Bank will not owe you any interest on the amount in question, even if we are otherwise liable to you in connection with the transaction.

Bridge Community Bank and its Service providers shall have no liability to you for any unauthorized payment or transfer made using your password that occurs before you have notified us of any possible unauthorized use and we have had a reasonable opportunity to act upon that notice.

If you fail to notify us of any discrepancy within six months, you shall be precluded from asserting any such discrepancy against us.

Limitation of Institution Liability

THIS FINANCIAL INSTITUTION AND ITS SERVICE PROVIDERS WILL BE DEEMED TO HAVE EXERCISED ALL DUE CARE AND TO HAVE ACTED REASONABLY IF WE ACT IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT AND WILL BE LIABLE FOR LOSS SUSTAINED BY YOU ONLY TO THE EXTENT SUCH LOSS IS CAUSED BY OUR MISCONDUCT. THIS FINANCIAL INSTITUTION AND ITS SERVICE PROVIDERS WILL HAVE NO LIABILITY FOR ANY LOSS OR DAMAGE:

- RELATED TO THE DISHONESTY OF THE BUSINESS CUSTOMER'S EMPLOYEES, OFFICERS, AGENTS OR AUTHORIZED USERS;
- RESULTING FROM ANY RECEIVING FINANCIAL INSTITUTION'S FAILURE TO ACCEPT ANY PAYMENT OR FUNDS TRANSFER REQUEST;
- RESULTING FROM ANY DELAY IN THE PERFORMANCE OF THIS AGREEMENT, WHICH IS CAUSED BY AN ACT OF GOD, FIRE OR OTHER CASUALTY, ELECTRICAL OR COMPUTER FAILURE, DELAYS OR FAILURE TO ACT BY ANY CARRIER, MEDIUM OR AGENT OPERATING BETWEEN BRIDGE COMMUNITY BANK AND THIRD PARTIES, OR ANY OTHER CONDITION OUTSIDE OF OUR CONTROL.

IF THIS FINANCIAL INSTITUTION AND/OR ITS SERVICE PROVIDERS FAIL OR DELAY IN MAKING A TRANSFER OR BILL PAYMENT PURSUANT TO YOUR INSTRUCTION, OR IF WE MAKE A TRANSFER OR PAYMENT IN AN ERRONEOUS AMOUNT WHICH IS LESS THAN THE AMOUNT PER YOUR INSTRUCTION, UNLESS OTHERWISE REQUIRED BY LAW OUR LIABILITY SHALL BE LIMITED TO INTEREST ON THE AMOUNT WHICH WE FAILED TO TIMELY PAY, CALCULATED FROM THE DATE ON WHICH THE PAYMENT WAS TO BE MADE UNTIL THE DATE IT WAS ACTUALLY MADE OR YOU CANCELED THE INSTRUCTION.

WE MAY PAY INTEREST EITHER TO YOU OR THE INTENDED RECIPIENT OF THE PAYMENT, BUT IN NO EVENT WILL WE BE LIABLE TO BOTH PARTIES, AND OUR PAYMENT TO EITHER PARTY WILL FULLY DISCHARGE ANY OBLIGATION TO THE OTHER. IF WE MAKE A PAYMENT IN AN ERRONEOUS AMOUNT WHICH EXCEEDS THE AMOUNT PER YOUR PAYMENT INSTRUCTION, OR IF WE PERMIT AN UNAUTHORIZED PAYMENT AFTER WE HAVE HAD A REASONABLE TIME TO ACT ON A NOTICE FROM YOU OF POSSIBLE UNAUTHORIZED USE AS DESCRIBED ABOVE, UNLESS OTHERWISE REQUIRED BY LAW, OUR LIABILITY WILL BE LIMITED



TO A REFUND OF THE AMOUNT ERRONEOUSLY PAID, PLUS INTEREST THEREON FROM THE DATE OF THE PAYMENT TO THE DATE OF THE REFUND, BUT IN NO EVENT TO EXCEED SIXTY (60) DAYS INTEREST.

IF WE BECOME LIABLE TO YOU FOR INTEREST COMPENSATION UNDER THIS AGREEMENT OR APPLICABLE LAW, SUCH INTEREST SHALL BE CALCULATED BASED ON THE AVERAGE FEDERAL FUNDS RATE AT THE FEDERAL RESERVE BANK IN THE DISTRICT NEAREST TO BRIDGE COMMUNITY BANK FOR EACH DAY INTEREST IS DUE, COMPUTED ON THE BASIS OF A THREE HUNDRED SIXTY (360) DAY YEAR.

NO THIRD PARTY WILL HAVE RIGHTS OR CLAIMS AGAINST BRIDGE COMMUNITY BANK AND ITS SERVICE PROVIDERS UNDER THIS AGREEMENT. THE TERMS OF THIS SECTION WILL SURVIVE TERMINATION OF THIS AGREEMENT.

Indemnification

Business Customer(s) and its Authorized Users will defend, indemnify and hold harmless Bridge Community Bank and its Service Providers against and in respect to any and all loss, liability, expense and damage, including consequential, special and punitive damages, directly or indirectly resulting from: (i) the processing of any request received by Bridge Community Bank through the Service, (ii) any breach of the provisions of this Agreement (iii) any request for stop payment; (iv) any dispute between you and any third party in connection with the use of the Service; and (v) any and all actions, suits, proceeding, claims, demands, judgments, costs and expenses (including attorney's fees) incident to the foregoing. The terms of this section will survive termination of this Agreement.

Alterations and Amendments

This Agreement, applicable fees and service charges may be altered or amended from time-to-time. In such event, we will provide notice to you. Any use of the Service after we provide you a notice of change will constitute your agreement to such change(s). Further, we may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates.

Electronic Disclosures

We may deliver amendments to this Agreement and other disclosures to you in an electronic format. Other disclosures may include: monthly account statements, deposit account disclosures, notices regarding changes in account terms and fees, and privacy notices. The equipment necessary for accessing these types of disclosures electronically is described within this Agreement.

WITH YOUR ACCEPTANCE AS DEFINED HEREIN, YOU AGREE TO ACCEPT THIS AGREEMENT AND OTHER INTERNET BANKING RELATED DISCLOSURES IN AN ELECTRONIC FORMAT. YOU ALSO AGREE AND REPRESENT THAT YOU HAVE THE NECESSARY EQUIPMENT FOR ACCESSING THE SERVICE AND FOR VIEWING ELECTRONIC DISCLOSURES.

You should print or save a copy of all disclosures delivered electronically.

Address, E-mail, or Payment Account Changes

When you enroll in the Service, we may send you a "Welcome" email. We will also send you emails and/or secure messages through the Service regarding important Internet Banking and Bill Payment matters and/or changes to this Agreement. You must provide us your current email address in order for us to deliver this information to you.

It is your sole responsibility to ensure that your contact information is current and accurate. This includes, but is not limited to, name, address, phone numbers, and email addresses. Changes can be made by signing in to the Service.

Any changes to your Eligible Account(s), Payment Account, or Billing Account should also be made in accordance with the procedures outlined above.

We are not responsible for any Bill Payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.



Service Termination, Cancellation, or Suspension

In the event you wish to cancel the Service, please contact our HelpCenter at www.cashmo.app.

Any Bill Payment(s) the Service has already processed before the requested cancellation date will be completed by the Service. We may terminate or suspend the Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

Access to our Service may be canceled in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. If your account(s) is closed or restricted for any reason, or if there has not been any Internet Banking or Bill Payment activity for a period of 6 consecutive months, accessibility may terminate, if your account is at a zero balance.

After termination or suspension of the Service, we may consider reinstatement once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. In order to request reinstatement of the Service, you must call our Internet Banking Department.

Exclusions of Warranties and Limitation of Damages

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS", "AS AVAILABLE" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

NOTWITHSTANDING OUR EFFORTS TO ENSURE THAT THE SERVICE IS SECURE, WE CANNOT AND DO NOT WARRANT THAT ALL DATA TRANSFERS VIA THE SERVICE WILL BE FREE FROM MONITORING OR ACCESS BY OTHERS.

YOU ARE SOLELY RESPONSIBLE FOR THE MAINTENANCE, INSTALLATIONS, AND OPERATION OF YOUR COMPUTER. NEITHER THIS FINANCIAL INSTITUTION NOR ITS SERVICE PROVIDERS SHALL BE RESPONSIBLE FOR ANY DELAYS, ERRORS, DELETIONS, OR FAILURES THAT OCCUR AS A RESULT OF ANY MALFUNCTION OF YOUR COMPUTER OR SOFTWARE.

THE FOREGOING SHALL CONSTITUTE BRIDGE COMMUNITY BANK AND ITS SERVICE PROVIDER'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL BRIDGE COMMUNITY BANK OR ITS SERVICE PROVIDERS BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS OR ATTORNEYS FEES (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR YOUR USE OF THE SERVICE.

Assignment

You may not assign this Agreement to any other party. We may assign this Agreement in our sole discretion. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

This Financial Institution and its Service Providers shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Disputes

In the event of a dispute regarding the Service, you agree to resolve the dispute by looking to this Agreement. You agree that



this Agreement is the complete and exclusive statement of the agreement between you and us, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and us relating to the subject matter of this Agreement. If there is a conflict between what the employees of this financial institution and/or its Service Providers say and the terms of this Agreement, the terms of this Agreement will prevail.

Waiver of Trial by Jury

The parties hereby knowingly, voluntarily and intentionally waive any right they may have to a trial by jury with respect to any litigation brought based upon this Agreement, or arising out of, under, or in connection with this Agreement and any agreement contemplated to be executed in conjunction herewith, or any course of conduct, course of dealing, statements or actions of the parties. This provision is a material inducement for the parties entering this Agreement.

Ownership of Material

Copyright in the pages and in the screens displaying the pages, and in the information and material therein and in their arrangement along with all service marks, trademarks and logos, is owned by Bridge Community Bank and/or its Service Providers unless otherwise indicated. All registered and unregistered trademarks used in the Service are the sole property of their respective owners. Unauthorized reproduction in whole or part is prohibited.

Governing Law and Relation to Other Agreements

Accounts and services provided by this Financial Institution may also be governed by separate agreements with you. This Agreement supplements any other agreement(s) and/or disclosures related to your Eligible Account(s) and provided to you separately.

This Agreement shall be governed by and construed in accordance with federal laws and the laws of the State of Iowa, without regard to its conflicts of laws provisions.

Acceptance of this Agreement

At the time of account registration, clicking on or selecting the words "I agree" or "I accept" or a button or checkbox containing or next to those words or similar words indicates your acceptance of the terms and conditions of this Agreement in this electronic format. Your continued use of the Service following any notification of any amendment, change or update to this Agreement indicates your acceptance of the revised Agreement, including any and all provisions, terms & conditions, and disclosures contained therein or attached thereto.

Privacy Policy

FACTS	WHAT DOES BRIDGE COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and checking account information account balances and overdraft history credit history and credit card or other debt When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bridge Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bridge Community Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share



For nonaffiliates to market to you	No	We don't share
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Questions?	Refer to the "Contact Us" section of this document
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Who We Are	
Who is providing this notice?	Bridge Community Bank, 200 S Cherry Street, Mechanicsville IA 52306.

What We Do	
How does Bridge Community Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Bridge Community Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">- Open an account or apply for a loan- deposit money or pay your bills- use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">- sharing for affiliates' everyday business purposes - information about your creditworthiness- affiliates from using your information to market to you- sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Bridge Community Bank does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Bridge Community Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Bridge Community Bank doesn't jointly market.



ACCOUNT FEES

Fees apply to your electronic Demand Deposit Account and/or its associated debit card.

The fees listed below are the maximum amounts that we might charge for a Cashmo account; the Opening Deposit Fee and Account Monthly Fee, for example, are typically less than the maximum amounts disclosed here.

To view the current fees amounts for your account, sign in to your account at myaccount.cashmo.app (or via a Cashmo mobile app) and from the Menu, select Account > Account Fees.

Registration & Monthly Fees

Description	Maximum Fee
Opening Deposit Fee	\$9.95
Account Monthly Fee	\$4.95

Transaction Fees - Fees we charge for commonly used services

Transaction Description	Maximum Fee
Instant Payment, Personal (within Cashmo system)	No Charge for personal-to-personal account
Instant Payment, Business (within Cashmo system)	\$.25 to \$5.00 depending on amount of payment
ACH Deposit ("Direct Deposit") into Cashmo account	No Charge
ACH Withdrawal from Cashmo account	\$.20 (see Note 1)
ACH Return	\$7.50
ATM Inquiry	\$.95 (see Note 2)
ATM Decline	\$.95 (see Note 2)
ATM Withdrawal	\$1.95 (see Notes 1 and 2)
ATM Cash Deposit	\$3.95
Retail Cash Deposit (Cash Load at Retail Location)	\$4.95 (fee is charged by retailer, not us)
Card Purchases using your PIN (U.S.)	No Charge (see Note 3)
Card Purchases using your Signature (U.S.)	No Charge (see Note 3)
Replace Lost/Stolen/Damaged Card	\$4.95
Research and documentation fee (only applies when you request an authorization hold removed, card account verification, card account balancing, make a false claim, etc.)	\$50.00
Requesting a check to bring your balance to zero when you close your account	\$14.95

Note 1: When used for payroll and if required by law, employee gets one free ACH Withdrawal **OR** ATM Withdrawal per pay period.

Note 2: Some of our business partners may charge a different fee. Check with the owner of the respective service/website.

Note 3: Some of our business partners may charge a fee. Check with the owner of the respective service/website.



ACCOUNT LIMITS

Standard Account Usage Limits - Dollar limits for typical transactions

Transaction Type	Dollar Limits
ATM Withdrawal	\$325/day
Card Purchases	\$2,000/day
ACH Deposits ("Direct Deposits")	\$10,000/day
Retail Cash Deposits (Cash Load at Retail Location)	\$1,500/day \$3,500/week \$5,000/month
Maximum account balance at any given time	\$100,000

Limited Account Usage Limits - Dollar limits for typical transactions

Transaction Type	Dollar Limits
ATM Withdrawal	\$325/day
Card Purchases	\$2,000/day
ACH Deposits ("Direct Deposits")	\$4,000/day
Retail Cash Deposits (Cash Load at Retail Location)	\$1,500/day \$3,500/week \$4,000/month
Maximum account balance at any given time	\$4,000

CONTACT INFORMATION

For assistance, contact the Cashmo HelpCenter:

Online: www.cashmo.app

Phone: See the number on the back of your debit card.