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eBanking and eBill-Pay Application and Authorization

As used in this application, "I" or "We" refers to the owners of the account(s).

I / We request The Cleveland State Bank to set up eBanking authorization, fund transfer, and/or eBill-Pay as described below.

CUSTOMER INFORMATION					
NAMES:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
Address:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				
City, State:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				
Phone (Cell) :	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				
Phone (Work):	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				
E-mail Address (required) *	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				
Social Security Number:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				
Zip Code:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> </table>				

* E-mail address is for bank communication only. Your information is kept private.

A Temporary PIN will be assigned and mailed to you by U.S. Mail three days after the Transactions Express ID is mailed. Customer will be required to choose a new PIN during initial logon.

***Mobile Express access is granted through logging in to Transactions Express eBanking.**

I / We understand access to the account(s) listed below and on the next page is through the "Customer ID" and "PIN" Number. I / We agree to safe guard these numbers from all unauthorized persons. Any inquiries, transfers, etc. initiated by others using your Username and PIN Number are NOT the responsibility of The Cleveland State Bank. I understand my Customer ID and PIN is used as my signature authorization when making payments and transfers.

ACCOUNT AUTHORIZATIONS				
** Account Types	Account Title	Account Number	View/Transfer	View Only

*** Checking, Savings, CDs, Loans, and IRAs

I / We agree to the following concerning funds transfer between accounts:

* Funds can only be transferred between accounts of the customer identified on the first page.

* Balance in the account(s) is the "available balance".

* Accounts requiring two (2) or more signatures cannot be included.

* To process a transfer, sufficient "available" funds must be in the account(s).

* Failure to access Transactions *Express* eBanking for 12 months will result in deactivation of your user ID.

* Failure to provide a valid email address will result in deactivation of your Transactions *Express* user ID.

I / We acknowledge receipt of the Transaction Express eBanking and Transactions Express eBill-Pay Agreement and Mobile Express Banking Agreement and Disclosure Addendum. I/We affirmatively consent to receive disclosures electronically. (Disclosures are also available in paper format for no charge and can be requested by calling 662-843-9461 or writing P.O. Box 1000, Cleveland, MS 38732). **All Freedom Account Statements are electronic and require that you have Internet Banking with a valid email address. If you prefer a paper statement, you will need to convert to a different deposit account. **

_____ Signature of Account Holder	_____ Date
_____ Signature of Account Holder	_____ Date
_____ Signature of Account Holder	_____ Date
_____ Bank Representative	

This Box For Internal Use Only
Each step should be initialed by a Bank Rep.
<input type="checkbox"/> Customer Completed Form and signed.
<input type="checkbox"/> Verify eBill-Pay Enrollment
<input type="checkbox"/> Verify E-Mail Address
<input type="checkbox"/> Give Customer Mobile <i>Express</i> User Guide
<input type="checkbox"/> Give Customer eBill-Pay Flyer
<input type="checkbox"/> Give Customer Copy of Agreement
<input type="checkbox"/> Route to Data Processing
<input type="checkbox"/> Netteller Account Setup on ____/____/____
<input type="checkbox"/> Mail Customer the ID Information ____/____/____
<input type="checkbox"/> Mail Customer the PIN Information ____/____/____
<input type="checkbox"/> File in Bookkeeping Department
Notes

Transactions Express eBanking and Transactions Express eBill-Pay Agreement (Customer Copy)

This Agreement for Cleveland State Bank Transactions Express eBanking and Transactions Express eBill-Pay is entered into between Cleveland State Bank ("the Bank") and any Customer (defined below) who uses Cleveland State Bank Transactions Express eBanking (defined below). This Agreement governs the terms and conditions for your use of Cleveland State Bank Transactions Express eBanking, whether for consumer or commercial use.

Your consumer checking and savings accounts are governed by Cleveland State Bank's Truth-In-Savings Account Disclosures, the Funds Availability Disclosure and the Electronic Funds Transfer Act Disclosure.

Your business checking and savings accounts are governed by the Funds Availability Disclosure, the ACH Agreement, and the Remote User.

I. Definitions

- "Customer" is defined as the individual or entity utilizing the services of Cleveland State Bank Transactions Express eBanking.
- "Transactions Express eBanking" is defined as the Internet banking system operated by Cleveland State Bank.
- "Transactions Express eBanking for Business" is defined as the Internet banking module for commercial use.
- "Account" is defined as the banking account(s) the Customer desires to access with Cleveland State Bank Transactions Express eBanking.
- "Bill Pay Account" is defined as the checking account the Customer designates as their primary account for Transactions Express eBill-Pay and for service charges.
- Business Day means every day except Saturdays, Sundays and federal holidays.
- "We", "us", and "our" mean Cleveland State Bank.
- "You" and "your" means each Customer of Cleveland State Bank.

II. Agreements

Before you use Cleveland State Bank Transactions Express eBanking, please read this Agreement and the Consumer Disclosures in their entirety. This Agreement and the Consumer Disclosures are contingent on the other. This Agreement contains the terms and conditions of Cleveland State Bank Transactions Express eBanking.

Before you use Cleveland State Bank Transactions Express eBanking For Business, please read this Agreement and the Commercial Disclosures in their entirety. This Agreement and the Commercial Disclosures are contingent upon each other. This Agreement contains the terms and conditions of Cleveland State Bank Transactions Express eBanking for Business.

If you use Cleveland State Bank Transactions Express eBanking, or permit another to use Cleveland State Bank Transactions Express eBanking, each party agrees to the terms and conditions stated in the Agreement. Further, you authorize Cleveland State Bank or appropriate third parties to debit, transfer and process instructions initiated at your computer.

III. Computer Requirements

In order to use Cleveland State Bank Transactions Express eBanking, you will need a personal computer equipped with an Internet Web browser (e.g., Internet Explorer, Firefox, Google Chrome or Safari for Apple/Mac users) capable of supporting 128-bit encryption.

IV. Terms and Conditions

- A. You agree to indemnify, hold harmless and defend Cleveland State Bank from and against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable attorney, accountant and expert witness fees) at your expense, arising from your failure to abide by these restrictions on the use of Cleveland State Bank Transactions Express eBanking. You also agree that the following uses of Cleveland State Bank Transactions Express eBanking are strictly prohibited:
 1. Unauthorized communication of any charge or credit card information belonging to any other person or entity;
 2. Unauthorized communication of any information concerning any password or other online access number, code or identification or any other proprietary information belonging to any other person or entity;
 3. Use of Cleveland State Bank Transactions Express eBanking in violation of any telecommunication, postal, or other federal, state or local laws or regulations or in furtherance or commission of any crime or other unlawful or improper purpose.
- B. Except as provided in this Agreement, Cleveland State Bank and its suppliers or third-party providers make no warranties or representation of any kind with respect to Cleveland State Bank Transactions Express eBanking, whether expressed or implied, including but not limited to merchantability or fitness for particular purpose. Neither Cleveland State Bank nor its suppliers or third-party providers nor anyone else who has been involved in the creation, production or delivery of Cleveland State Bank Transactions Express eBanking assumes any responsibilities with respect to your use thereof. No oral or written information or advice given by Cleveland State Bank or its suppliers or any of their employees shall create a warranty or in any way increase the scope of the warranty. You may not rely on any such information or advice. The foregoing constitutes Cleveland State Bank's sole and exclusive liability to you with respect to your use of Cleveland State Bank Transactions Express eBanking.
- C. You further agree:
 1. Electronic transmission of confidential business and sensitive personal information is at your risk;
 2. Use of third-party products or services like financial management software or account aggregation is at your risk;
 3. Cleveland State Bank reserves the right to monitor and review electronic transmissions online and in storage, and to remove or reject any material which Cleveland State Bank, at its sole discretion, believes may be unlawful or objectionable, without prior notice.
- D. You agree that the use of Cleveland State Bank Transactions Express eBanking by any one owner of a joint account or by an authorized signer on an account shall be deemed authorized unless you provide Cleveland State Bank with written notice that use of Cleveland State Bank Transactions Express eBanking is terminated or that the joint account owner or authorized signer has been validly removed from the account. You agree that any account that requires two or more signatures to make transfers or withdrawals is not eligible for those services in Cleveland State Bank Transactions Express eBanking.

Included Accounts

To access Cleveland State Bank Transactions Express eBanking, consumers must have at least one personal account with Cleveland State Bank. To access Cleveland State Bank Transactions Express eBanking for Business, commercial customers must have at least one commercial account with Cleveland State Bank. The bill pay account you designate at the time you enroll with Cleveland State Bank Transactions Express eBill-Pay will be the checking account from which all bills will be paid and from which all fees, if any, will be debited.

- A. You will also have access to updated balance and transaction information for all Cleveland State Bank checking, statement savings, statement Money Market, Certificates of Deposits (CDs) and loans accounts in your name.

Banking Functions

- A. You may transfer funds via Transactions Express eBanking among your checking and savings accounts. The transfer of funds occurs immediately but will not be reflected in your ATM balance until the next business day. Transfers initiated after the published cutoff time will be completed the next business day. Recurring transfers scheduled on non-business days will be completed the next business day.
- B. You must maintain sufficient funds in your account in order to properly transfer funds. If sufficient funds or overdraft credit limits are not available, we will notify you that the transfer was not successful. If sufficient funds are not available for loan payment, consumers will be subject to overdraft fees as stated in the Consumer Disclosures.
- C. Your ability to transfer funds between certain accounts is limited by available balance.
- D. Cleveland State Bank Transactions Express eBanking will display current and available balances and transaction activity on deposit accounts like checking, statement savings, statement Money Market accounts and CDs. Transactions Express eBanking will display outstanding balances, transactions activity and summary information on installment loans, home equity loans, home equity credit lines, commercial loans and commercial lines of credit.
- E. Your transaction activity will be available for up to two months (60 days). Transaction activity can be 1) displayed on the screen, 2) printed from the screen and/or 3) downloaded from Cleveland State Bank Transactions Express eBanking and imported into compatible personal financial software or spreadsheet programs.
- F. Interest postings to checking, savings and Money Market accounts will show as transaction activity on your statement.

Transactions Express eBill-Pay Functions

- A. You may use the Cleveland State Bank Transactions Express eBill-Pay service to make payments from your bill pay account. The following terms and conditions apply to your use of Transactions Express eBill-Pay services via personal computer or any other device as may be offered by Cleveland State Bank. Cleveland State Bank reserves the right to modify these terms and conditions at any time, effective upon publication. Your use of Transactions Express eBill-Pay services constitutes agreement to these terms and conditions and any modifications thereof.
- B. To pay bills, you authorize Cleveland State Bank to remit a payment from your bill pay account on your behalf to a particular payee. Those payment requests are called Transactions Express eBill-Pay. You must provide complete and accurate information including the payee name, address, account information and payment account. You should allow five business days for a check payment to reach your payee and three business days for an electronic payment.
- C. Processing of a payment requires that you submit the request by 2:00 p.m., Central Standard Time. Payments submitted after the cutoff will be processed overnight and dated the next business day.
- D. You must maintain sufficient funds in your bill pay account in order to properly effect Transactions Express eBill-Pay. Check payments are prepared from your bill pay account and will be presented for payment to your bill pay account when received by Cleveland State Bank. If there are insufficient funds or overdraft credit limits at the time the payment is presented to your account, the item may be returned to the payee and a fee may be assessed to your account.
- E. Cleveland State Bank will remit payments either by transferring funds electronically to the payee or by mailing the payee a check. Payments can only be made to payees within the United States. All payments will be made in U.S. funds.
- F. Transactions Express eBill-Pay requests are either individual, non-recurring transactions or automatic, recurring Transactions Express eBill-Pays conducted on your behalf and at your direction.
- G. You must notify Cleveland State Bank within 60 calendar days after you receive your first bank statement on which you believe a problem or error occurred.
- H. You can modify or delete Transactions Express eBill-Pay, but modifications or deletions must be made before the payment is processed. The revised payment must be submitted by 2:00 p.m., Central Standard Time, on the day the payment is scheduled for processing. No modifications or deletions can be made after the payment has been processed.
- I. You may request stop payment of a check payment and the stop payment will be accepted unless your account is overdrawn or the check has cleared our system. Stop payment requests are processed during normal business hours. Requests received after hours will be processed the next business day. You cannot request stop payment of an electronic payment.
- J. Transactions Express eBill-Pay can be authorized from Cleveland State Bank checking accounts only. Transactions Express eBill-Pay will not be processed from other types of deposit or loan accounts.
- K. View Only Accounts are not eligible for eBill-Pay.

Security Passcodes

- A. During your first use of Cleveland State Bank Transactions Express eBanking, you will be required to use the User ID and PIN that we provide you.
- B. To help safeguard your financial information, you will be required to change your initial password (PIN) upon logging in the first time. The User ID and PIN may be changed whenever you wish.
- C. During the first use of Cleveland State Bank Transactions Express for Business Cash Management, you will be required to use the Company I.D. and PIN we provide you. You will be required to change the PIN upon logging in the first time. Each Authorized User will be assigned a separate eBusiness ID and eBusiness PIN to be used on the first login, also. The eBusiness PIN must be changed upon logging in the first time.

Charges for Transactions Express eBanking

- A. The service fees for Cleveland State Bank Transactions Express eBanking are published in the Services Fee Schedule and may be changed at any time in accordance with the Consumer Disclosures.
- B. The service fees for Cleveland State Bank Transactions Express eBanking for Business are published in the Services Fee Schedule and may be changed at any time in accordance with the Commercial Disclosures.
- C. Service charges, if any, will be automatically posted to your bill pay account at the end of the statement cycle.

Reporting Unauthorized Transactions If you believe that an unauthorized transaction has been made from your Cleveland State Bank Transactions Express eBanking accounts, telephone us immediately at 662/843-9461 or write to us at: Cleveland State Bank, Attn: Transactions Express eBanking, P.O. Box 1000, Cleveland, MS 38732.

Periodic Statements Depending on your account type we may mail you periodic statements. In addition to reflecting your other account activity, your statements will include any transfers or Transactions Express eBill-Pay you authorize using Cleveland State Bank Transactions Express eBanking. It is your responsibility to notify us immediately if you detect an error on your periodic statement.

Notices Cleveland State Bank will send notices under this agreement by regular U.S. mail or by e-mail, as deemed appropriate by Cleveland State Bank.

Customer's Responsibility

- A. You are responsible for all transfers and Transactions Express eBill-Pays you authorize using Cleveland State Bank Transactions Express eBanking. If you permit other persons to use your password to perform transactions, you are responsible for any transactions they authorize from your accounts.
- B. You should notify us immediately if you believe any of your accounts have been accessed or your password has been used without your permission. Contacting Cleveland State Bank right away will help you reduce possible losses.
- C. If you allow ACH debit transactions on your consumer accounts, you have certain rights and privileges that are set forth in the Consumer Disclosures. If you choose to receive ACH debit transactions on your commercial accounts, you assume all liability and responsibility to monitor those commercial accounts on a daily basis. In the event that you object to any ACH debit, you agree to notify us of your objection on the same day the debit occurs.
- D. There may be other exceptions to your liability.
- E. A customer is required to maintain a valid E-mail address for communication.
- F. A customer is required to access Transactions Express eBanking within 12 months in order to keep the eBanking account accessible.

Bank's Responsibility

- A. We are responsible for processing your instructions and requests. We will be liable for direct damages incurred as a result of our gross negligence and willful misconduct, provided, however, such liability will be limited to no more than six (6) months of service fees paid by you. We will not be liable for any consequential damages.
- B. We will not be liable for any damages:
 - 1. if you do not have adequate money in an account to complete a transaction from that account, or if that account has been closed;
 - 2. if you have not properly followed the instructions on how to make a transfer or Transactions Express eBill-Pay;
 - 3. if you have not given us complete, correct and current instructions so that we can make a transfer or Transactions Express eBill-Pay;
 - 4. if you do not authorize a Transactions Express eBill-Pay soon enough for your payment to be made and properly credited by the payee by the time it is due;
 - 5. if we make a timely Transactions Express eBill-Pay but the payee nevertheless does not credit your payment promptly after receipt;
 - 6. if withdrawals from any of your linked accounts have been prohibited by a court order such as garnishment or other legal process;
 - 7. if your computer or software is not working properly;
 - 8. if your Internet Service Provider or other telecommunications provider is not available to transmit your requests and instructions to the bank;
 - 9. if the U.S. Postal Service causes a delay;
 - 10. if any optional Alerts for your account that have been set up in Transaction Express eBanking are not delivered; or
 - 11. if circumstances beyond our control prevent making a transfer or payment, despite reasonable precautions that we have taken. Such circumstances include, but are not limited to, telecommunication outages, postage strikes, delays caused by payees, fires and floods.

This list is not all-inclusive.

Disclosure of Account Information To Others

- A. Cleveland State Bank safeguards the confidentiality of Customer information. No financial information on any Customer is released outside the bank unless specifically authorized.
- B. We are permitted to disclose Customer information only in the following situations:
 - 1. to the Customer if that person is known to us or is able to produce satisfactory identification;
 - 2. to third parties as only authorized by the Customer and limited in scope and purpose only as authorized by the Customer (like Transactions Express eBill-Pay vendors or credit bureaus); or
 - 3. to government agencies in compliance with the Federal Right to Financial Privacy Act and applicable state laws.
- C. Disclosure of Customer information is permitted for internal bank use in the preparation, examination, handling or maintenance of financial records. Information may be disclosed to third parties if the Customer is involved in a financial transaction (to facilitate a loan closing at another institution) or by an order of the Court (a subpoena of records).
- D. Disclosure of Customer information is permitted among institutions affiliated with Cleveland State Bank.
- E. Cleveland State Bank is committed to protecting Customer privacy. We do not sell or rent our customer mailing lists to direct marketing or telemarketing companies.

No Signature Required

Use of your Cleveland State Bank Transactions Express eBanking password is your signature authorization.

Changes To This Agreement

- A. We may change this Agreement at any time.
- B. Changes to this Agreement will be effective immediately after we make them, except those changes which we are required by applicable law to tell you about in advance. Those changes will be effective after we have given you prior written notice as required by applicable law.
- C. You may obtain a paper copy of any current Agreement(s) at no charge by calling us at (662) 843-9461 or write to us at: Cleveland State Bank, Attn: Transactions Express eBanking, P.O. Box 1000, Cleveland, MS 38732.

Assignment

We can assign our rights and delegate our duties under this agreement to a company affiliated with us or to any other party. You may not assign your right or duties to anyone else.

Termination

eBanking

- A. Either you or we may terminate this agreement and your Cleveland State Bank Transactions Express eBanking enrollment at any time upon giving written notice of the termination to the other party. If you terminate Cleveland State Bank Transactions Express eBanking, you authorize us to continue making transfers and Transactions Express eBill-Pay you have previously authorized until such time as we have had a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfer or payments from your accounts, including any transfers or payments you have previously authorized.
- B. If we terminate your use of Cleveland State Bank Transactions Express eBanking, we reserve the right to make no further transfers or payments from your account, including any transactions you have previously authorized.

eBill-Pay

- A. Either you or we may terminate this agreement and your Cleveland State Bank Transactions Express eBill-Pay enrollment at any time upon giving written notice of the termination to the other party. If you terminate Cleveland State Bank Transactions Express eBill-Pay, you authorize us to continue making transfers and Transactions Express eBill-Pay you have previously authorized until such time as we have had a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfer or payments from your accounts, including any transfers or payments you have previously authorized.
- B. If we terminate your use of Cleveland State Bank Transactions Express eBill-Pay, we reserve the right to make no further transfers or payments from your account, including any transactions you have previously authorized.

Cleveland State Bank
Mobile *Express* Banking Agreement and Disclosure Addendum to
Transactions *Express* eBanking and eBill-Pay Agreement
rev. 2/19

INTRODUCTION: The following Terms and Conditions (“Agreement”) apply to our Mobile *Express* Banking (Mobile Banking) services (defined below): By accepting this Agreement and using Mobile Banking, you agree to all the terms, conditions and notices contained in this Agreement and accept responsibility for your use of Mobile Banking. Please read this Agreement carefully before accepting. We may amend these terms, and modify or cancel the mobile services and features we offer from time to time without notice, except as may be required by law. This Agreement is an addendum to our Transactions *Express* eBanking and eBill Pay Agreement.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added/or at the time of enrollment for the feature or service, if applicable.

Any deposit, loan or other banking Account accessed through this service is also subject to the Account Disclosures and Regulations for the Account (Account Disclosures). You should review the Account Disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

DEFINITION OF TERMS: As used in this Agreement, the following words have the meaning given below:

“Account(s)” means your eligible Cleveland State Bank checking, savings, loan, certificate of deposit or other Cleveland State Bank products that can be accessed through Mobile Banking.

“Device” means a supportable mobile device including a cellular phone or other mobile device that is web-enabled and their network allows secure SSL traffic. The Mobile Banking app is only available for iPhone, iPad (iOS 10.1 or higher), and Android devices (version 5.0 or higher). **Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.**

“Mobile Banking” means the banking services accessible from the Device you have registered with us for Mobile Banking.

“You” and “Your(s)” mean each person with authorized access who applies for and uses the Mobile Banking service.

“We”, “Us”, “Cleveland State Bank”, “CSB” and “Bank” means The Cleveland State Bank.

MOBILE BANKING SERVICE:

Description of Service: Mobile Banking is offered as a convenience and supplemental service to our online banking services, including our Transactions *Express* eBanking and Transactions *Express* eBill-Pay Online Banking services. It is not intended to replace access to online banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your Cleveland State Bank account information, make payments to payees (bill pay), transfer funds within Cleveland State Bank and conduct other banking transactions. To utilize the Mobile Banking service, you must be enrolled to use our Transactions *Express* eBanking and then activate your Device within our online banking system. Information about Cleveland State Bank’s Mobile Banking service is available at www.clevelandstatebank.com. To enroll in Mobile Banking, you must have at least one active Account in good standing. You must have a Device to use with Mobile Banking.

We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through Mobile Banking. We may also reserve the right to modify the scope of the service at any time.

Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the Mobile Banking service may not be supportable for all Device models or for all carriers at all times. Cleveland State Bank cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or “out of range” issues.

Use of Service: You must be enrolled in our Transactions *Express* eBanking to access Mobile Banking. In order to properly use Mobile Banking, you should review and follow the instructions provided on our website – www.clevelandstatebank.com. You agree to accept responsibility for learning how to use Mobile Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Mobile Banking. We may modify the service from time to time at our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Service or your Device.

Other Agreements: You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement 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 Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

PERMITTED MOBILE BANKING TRANSACTIONS:

Account Access: You may use Mobile Banking to view your current balance information of your accounts, review transactions on your accounts, and view a running balance of your accounts.

Transfer Funds: You may use Mobile Banking to transfer funds between your eligible Cleveland State Bank accounts (“Internal Transfers”) including checking, savings and loan accounts. Currently, you may not transfer to or from an Account at another Financial Institution.

Pay Bills: You may initiate immediate bill payments to existing payees, previously set up in the Transactions *Express* eBill-Pay system. You cannot use Mobile Banking to set up new payees, you must use the Internet Banking System to set up payees.

If you submit your transfer/bill pay request prior to the deadline established by us for Mobile Banking transfer service, you will initiate an immediate Internal Transfer via Mobile Banking. Transfer transaction requests received via Mobile Banking after 5:00 p.m. CST Monday - Friday and all transactions which are requested on Saturdays, Sundays or holidays on which the Bank is closed, will be processed on the Bank’s next business day.

You must have sufficient funds available in the selected account at the time the transfer/bill pay request is received. Requests on accounts with insufficient funds are subject to the Bank's normal business practices and procedures and the Bank reserves the right to refuse any such request. The Bank is not liable or responsible for any damages or liability that occurs due to requests that may not be completed due to insufficient funds.

Each transfer/bill pay from a savings or money market Account using Mobile Banking is counted as one of the limited transactions permitted each statement cycle period, as described in the Account Disclosures. You may be subject to fees if you exceed the transaction limits of your Account using Mobile Banking. Please see the Statement of Fees applicable to your Account for more information. We may also limit the type, frequency and amount of transfers for security purposes and may change or impose the limits without notice, at our option.

You agree to confirm the completion of each transfer in your Account balance and transaction history before withdrawing the transferred funds.

YOUR RESPONSIBILITY: You represent and agree to the following by enrolling for Mobile Banking or by using the Service:

You represent that you are the legal owner of the Accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete. You agree to not misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Device you will use to access Mobile Banking.

You agree to monitor your Account and important Account information through your Transactions Express eBanking service, periodic statements (if applicable) and important notices about your account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you do, you are responsible for any transactions they authorize and we will not be liable for any damage resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account.

You agree to notify us immediately if you lose, or change or cancel the number of your registered Device.

If you believe that someone may have unauthorized access to your Mobile Banking, you agree to cancel your Mobile Banking associated with the Device immediately.

You agree to comply with all applicable laws, rules and regulations in connection with Mobile Banking. We make no representation that any content or use of Mobile Banking is available for use in locations outside the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk, and you are responsible for compliance with local laws.

CHANGES OR CANCELLATION: You may cancel your participation in Mobile Banking by calling us at 662-843-9461. This cancellation applies to the Service, and does not terminate your deposit or credit accounts with us. We recommend that you cancel any scheduled transactions prior to notifying us that you are discontinuing the Service. If you choose to cancel the Service, any unprocessed transactions may be cancelled. We reserve the right to change or cancel Mobile Banking at any time without notice. We may also suspend your access to Mobile Banking at any time without notice and for any reason including but not limited to, your non-use of Mobile Banking. You agree that we will not be liable to you or any third party for any modification or discontinuance of Mobile Banking.

CONTACT INFORMATION: In case of errors, unauthorized access, lost device or any other questions, you agree to either write to us at Cleveland State Bank, P.O. Box 1000, Cleveland, MS 38732 or call us at 662-843-9461.

INDEMNIFICATION: You agree to indemnify, defend and hold Cleveland State Bank and its affiliates, officers, directors, employees, consultants, agents, mobile service providers and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from (a) a third party claim, dispute, action or allegation of infringement, misuse or misappropriation based on information, data, files or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) you use, or use by a third party, of Mobile Banking.

ENTIRE AGREEMENT: This agreement, as it may be amended from time to time, together with any other disclosures or documents provided to you about your Mobile Banking services and Accounts, contains the entire agreement between you and supersedes any other or oral communications and previous agreements, if any, with regard to Mobile Banking.



Transactions *Express* eBanking

Cleveland State Bank offers Transactions Express eBanking to its customers. The service is available 24 hours per day. Using the Internet, our Transactions Express eBanking customers can:

- view balances
- view current transactions
- view check images
- view statement history
- transfer funds and make loan payments
- download transactions to personal finance programs
- pay bills online via Transactions Express eBill-Pay

All our Online Banking Services provide a high level of security. The service employs the Secure Socket Layer Protocol to encrypt data and uses firewalls, passwords and identifiers as well as a custom designed architecture to protect both the customer and the Bank. Customers using the service are required to have browsers with 128 bit encryption.

Transactions *Express* eBill-Pay

Cleveland State Bank offers an online Transactions *Express* eBill-Pay Service with both electronic and check payments. The online payment process puts flexibility and control in your hands. Electronic payments can be delivered in as little three days and check payments take only 5 days. There is even an innovative “Quick Pay” feature lets you pay all your bills in three clicks.

Fee Schedule – Transactions *Express* eBill-Pay

1st three months free (based on statement date)

Up to 10 transactions per month No charge

More than 10 transactions .50 cents each

Apply Online

Already a Transactions *Express* eBanking customer? Sign up for Transactions *Express* eBill-Pay instantly! Just [login](#) to your Transactions *Express* eBanking account, navigate to the “Transactions *Express* eBill-Pay” tab and select your payment account. You can be paying all of your bills online in a matter of minutes. (Sorry, instant enrollment is not available for businesses or cash management clients. Please contact your Account Manager to help you with the setup process.)

For more information, call our Transactions *Express* eBanking specialists at 1-662-843-9461 or visit your local Cleveland State Bank.

Mobile *Express* Banking

Enjoy the convenience of Online Banking from your mobile device! Once you are a registered Transactions *Express* eBanking customer, you can add the Mobile Banking feature to easily view your account balances and transactions, transfer money between Cleveland State Bank accounts and make loan payments on accounts you have selected for Mobile access. You can also pay bills that have previously been set up in our online Transactions *Express* eBill-Pay system.

How To Get Started

Already a Transactions *Express* eBanking customer? Sign up for Mobile *Express* Banking instantly!

Simply download our “CSB Mobile” app onto your Apple (iOS6 or later) or Android mobile device by searching for Cleveland State Bank in the app store and selecting the one with our logo. Then, just [login](#) to your Transactions *Express* eBanking account on the internet, navigate to the “Options” tab and then select “Mobile Settings”. Here you will register your phone number and mobile service provider and select which accounts you would like to access via Mobile *Express* Banking. Once you have activated the “Mobile Settings” in Transactions *Express* eBanking, you may begin using the CSB Mobile app! Your login information for Mobile *Express* is the same as your Transaction *Express* eBanking.

For more information, call our Transactions *Express* eBanking specialists at 1-662-843-9461 or visit your local Cleveland State Bank.

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