



Online Banking, Mobile Banking, Bill Pay and Electronic Banking Agreement

Please read this Online Banking Agreement and Disclosure carefully before applying for the Sanford Institution for Savings Online Banking Service. You must press the "I accept" button at the end of this agreement to continue.

This Agreement, together with our other agreements and disclosures, including the General Conditions Applicable to Your Account with Us, Truth in Savings Disclosures, Electronic Funds Transfer Act Disclosure, Funds Availability Policy, Fees for General Services, Home Equity and any other loan or line of credit agreement that you may have with us, governs your use of the Sanford Institution for Savings Online Banking Service or the Bill Payment Service (the "Services"), which allows you to pay bills (if you sign up for this Service), transfer funds, review Account activity, and exchange electronic messages (by e-mail, live chat or by using the Guest Book) with Sanford Institution for Savings. By using the Services, you agree to the terms and conditions in this Agreement.

Please note that our "Electronic Banking Agreement" is an integral part of this Online Banking Agreement and Disclosure.

All time of day references are to Eastern Standard Time or Eastern Daylight Time; whichever is applicable.

Definitions: As used in this Agreement, the following definitions apply:

"Accounts" means the Primary Checking Account and the other deposit and loan Accounts to which you have access through the Services.

"Authorized User" is a person who is a common owner of all Accounts or to whom you have provided your User ID and Password or given entitlements, whether or not that person is a common owner of all Accounts.

"Bill Payment Service" means Sanford Institution for Savings' service that permits you to use your Web Access Device to direct Payments from your designated online Bill Payment account to third parties you wish to pay. In order to access Sanford Institution for Savings' Bill Payment Service, you must first be an Online Banking Service customer.

"Business Day" means every day except for Saturdays, Sundays and holidays.

"Online Banking Service" means Sanford Institution for Savings' Online Banking Service that provides access to your Account(s).

"Password" is the code that you selected when you initially applied to the Sanford Institution for Savings Online Banking Service or the code you select after the initial sign-on, which allows you to access the Service(s).

"Payee" is a business or individual whom you choose to pay using the Bill Payment Service.

"Payment" means a bill Payment transaction using the Bill Payment Service.

"Primary Checking Account" means the Regular Checking, NOW Account or Super NOW, which you designated when you applied for the Service(s) and from which we make Payments on your behalf.

"Process Date" means the day you enter the Payment or Transfer information.

"Regular Business Hours" means Eastern Standard Time or Eastern Daylight Time on Business Days.

"Service(s)" refers to either the Online Banking Service and/or the Bill Payment Service, depending upon whether you subscribe to both.

"Transaction Date" means the Business Day on which funds for a Transfer and/or Payment are to be deducted from your Account. This is the Business Day during which your Transfer and/or Payment are "initiated".

"Transfer" means a Transfer between your Accounts at Sanford Institution for Savings using the Online Banking Service.

"You" and "your" refer to the person(s) or entity subscribing to or authorized to use the Online Banking and/or Bill Payment Service.

"Web Access Device" means the combination of an Internet-enabled device equipped with a qualified browser that provides Internet access to the World Wide Web, your Internet Service Provider, your User ID and your Password.

"We," "us," "our," "the Bank" and/or "SIS" refer to Sanford Institution for Savings and/or its Bill Payment Processor.

1. The Services

Equipment and Software Requirements:

To use the Services, you need a personal computer ("PC") with a modem and a web browser (such as Mozilla Firefox©, Microsoft Internet Explorer® or an equivalent) or other Internet-enabled device ("Web Access Device"). You are responsible for the set-up and maintenance of your home computer and modem or Web Access Device. We are not responsible for any errors or failures from any malfunction of your computer or any virus or other problems related to the use of the Services. In order to access the Services, you will be required to use a web browser which uses encryption technology. Microsoft's Internet Explorer® or Mozilla Firefox© are compatible with the Services.

You may use your Web Access Device to obtain balance and other information about your Accounts and to transfer funds between certain Accounts. You may also use your Web Access Device, if you sign up for the Bill Payment Service, to direct us to make Payments from your Primary Checking Account to third parties ("Payees") whom you have selected in advance to receive Payments through the Services. The end user agreement for the SIS Online Banking and Bill Payment Services is as follows:

2. TERM.

This agreement will remain in effect until terminated. It will automatically terminate if you cease to be a customer of the Bank, or if you fail to comply with any term or condition of this Agreement.

- ## **3. Liability for Failure to Make Transfers.** If we do not properly complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
- a. If through no fault of ours, your account has insufficient available funds to make the Transfer and/or Payment.
 - b. If the funds in your account are subject to legal process, such as garnishment, attachment or other lien.
 - c. If an account which may be accessed by use of your Card, Telephone banking or Online Banking becomes dormant, in which case we may eliminate Electronic access to that account.

- d. If the Transfer and/or Payment would go over any credit limit you may have for overdrafts.
- e. If the system was not working properly and you knew about the breakdown when you started the Transfer and/or Payment.
- f. If circumstances beyond our control (such as fire or flood) prevent the Transfer and/or Payment despite reasonable precautions we have taken.
- g. If a withdrawal would consist of money deposited in the form of a check or other order and not yet available for withdrawal.
- h. If in case of a preauthorized credit to your account, a third party does not send your money to us on time or does not send us the correct amount.
- i. There may be other exceptions stated in our agreement(s) with you.

We are not responsible for any error, damages or other loss you may suffer due to malfunction or misapplication of any system you use, including your browser (Mozilla Firefox®, Microsoft Explorer® or otherwise), your Internet Service Provider, your software, or any equipment you may use (including your telecommunications facilities, computer hardware and modem) to access the Services or communicate with the Bank.

4. Access to Online Banking Services

In order to access the Online Banking Service, you must complete and submit an Online Banking Application. Only Authorized Users may access online Accounts. At the time of your initial access to the Online Banking Service, you will be prompted for several key pieces of information that allow the Online Banking System to identify you. After your login the first time you will be prompted to change your password. You should keep your Password in a secure location. You should never leave your PC unattended while you are logged on.

Any person having access to your Online Banking User ID and Password will be able to access the Online Banking and Bill Payment Services and perform all transactions, including reviewing Account information and making Payments to other persons, for all Accounts you have linked for Online Banking access.

Linking Your Accounts:

You can access as many of your Accounts as you wish through the Online Banking Service. You must provide us with the Account numbers for each of these Accounts in order to access them. Your User ID and Password will access all Accounts that you have requested to be linked for Online Banking purposes. Exempt accounts include VISA Credit Card and Student Loans.

Information about Your Accounts:

When you access your Accounts, you will be able to obtain information about your SIS checking, savings, certificate of deposit, Individual Retirement Account, consumer loan, home equity and mortgage loan Accounts. You will not be able to access information about your SIS credit card or student loan accounts. You may obtain an Account balance and summary information, available funds information, and posted transaction information (based on the balance history available on the Core system). Any balances will include a date as of which the balance is current. Balances shown may include deposits still subject to verification by us. The balances shown also may differ from your records because they may not include deposits in progress, outstanding checks, or other withdrawals, payments, or charges.

Transaction history displays detailed information for the account; balances, dates, etc. along with a listing of all the transactions which have been performed. Previous history is available by selecting a different date range for the transaction detail. History will accumulate each month. History information can be downloaded to your PC using Quicken®.

QuickBooks® or spreadsheet software. Should you wish to download history information, you are solely responsible for the purchase, installation and support of such software packages. In addition to viewing Account information, you may use Online Banking to conduct the transfer of funds. You may make one-time or scheduled Transfers such as Transfers to make loan payments. You may transfer funds among your SIS checking Accounts, statement savings Accounts and home equity credit line Accounts.

Limits on Transfers: There are limits imposed by law on the number of transactions you can make from certain Accounts, including Online Banking transactions.

All Passbook Deposit Accounts: Online transfers are not allowed on any passbook deposit product.

If any transaction exceeds any of these limitations, the Bank reserves the right to convert your Account to a Super NOW or NOW Account or, if you are ineligible to hold such an Account, to a Regular Checking Account. Persistent violations of the transaction limitations will result in the close out and transfer to a Checking or NOW account.

Withdrawals or transfers made in person at the Bank or at an ATM are unlimited. Deposit transactions are also unlimited.

5. Your Password

Whether you use a PC or other Web Access Device, you will establish and use one personal Password to obtain access to the Services. This password is chosen when you register for Online Banking. You can change your Password at any time in the My Settings section of Online Banking.

A Password contains no less than six (6) characters. Your access to the Services will be blocked in the event your Password is entered incorrectly on five (5) consecutive access attempts. If this occurs, please telephone SIS' Online Banking Service Department at 207-324-2285 or 1-888-226-5747.

Authorized Use of the Services by Other Persons. You are responsible for keeping your Password and Account data confidential. Because your Password can be used to access money in any of your Accounts and to access information about any of your Accounts, you should treat your Password with the same degree of care and secrecy that you use to protect other sensitive personal financial data. You agree not to give your Password, or make it available, to any other person.

We are entitled to act on transaction instructions received using your Password without inquiring into the identity of the person using that Password, you agree that the use of your Password will have the same effect as your signature authorizing the transaction and SIS has no responsibility for establishing the identity of any person or determining the validity of any transaction. If you authorize other persons to use your Password in any manner, your authorization will be considered unlimited in amount and manner. You are responsible for any transactions made by such persons. To revoke this person's access, you are responsible for changing your password immediately.

Lost or Stolen Password. Tell us AT ONCE if you believe your Online Banking Password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account(s) plus your available Home Equity Credit Line credit. If you tell us within two

business days, you will lose no more than \$50 if someone used your Online Banking Password without your permission.

6. If you do NOT tell us within two business days after you learn of the loss or theft of your Online Banking password, and we can prove we could have stopped someone from using your Online Banking password without your permission if you had told us, you could lose up to \$500.

Also, if your statement shows Transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason, (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

If you believe that your Online Banking password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call: (207) 324-2285 or 1-888-226-5747 or write us at: Electronic Banking, Sanford Institution for Savings, 900 Main St, Sanford, ME 04073-0472. If you believe your Password has been lost or stolen, please use the "My Settings" feature within the Online Banking section of our web site to change your Password.

7. Making Transfers between Your Accounts

You may use the Service to make funds Transfers between different eligible SIS Accounts. An eligible SIS Account is one linked to the Service that does not have withdrawal restrictions, such as a CD, or that requires direct Bank update (for example, passbook account deposits and withdrawals). You cannot transfer funds from your installment loan, or mortgage loan Account, but you may transfer funds to these Accounts, if you wish. You may transfer funds to your SIS credit card account using the Bill Payment Service.

If you would like to use a different SIS Account with us as your Primary Checking Account, or you would like to add an additional SIS Account to the Service or remove an Account from the Service, you must provide us at least 24 hours advance notice during regular business hours. You may contact us by:

- a. Calling the SIS Online Banking Services Department at 207-324-2285 or 1-888-226-5747 during regular business hours.
- b. Write to us at:

Electronic Banking
Sanford Institution for Savings
900 Main St
Sanford, ME 04073

- c. Send e-mail to us. If you use e-mail to communicate confidential information, please be aware that some Internet e-mail may not be secure, unless our Secure Chat Program is utilized.

8. Bill Payment Service

The Bill Payment Service permits you to use your Web Access Device to direct Payments from your designated online Bill Payment Account to third parties you wish to pay. Your Bill Payment Account must be a Primary Checking Account. Through the Bill Payment Service, you can pay bills from your

Bill Payment Account to businesses or individuals ("Payees"). There is a fee associated with the SIS Bill Payment Service (refer to "Fees" section).

You must apply for the Bill Payment Service before you can access and use it. The way to apply for the

Bill Payment Service is to go to the Bill Payment section of Online Banking and follow the instructions. All Payments you make will be deducted from the Primary Checking Account that you designate as your Bill Payment Account for Bill Payment Service. Any Payments you wish to make through this Service must be payable in U.S. dollars to a Payee located in the continental United States. We reserve the right to restrict types of Payees to whom Payments may be made using the Service from time to time. You should not use the Bill Payment Service to make payments to settle securities purchases, payments of alimony, child support, government or tax payments, or court ordered payments. Payments to these Payees will not be paid and will be your sole responsibility if delayed or improperly processed or credited. Payees designated as "Internal Revenue Service" or "IRS" or any variation thereof will be rejected by the Service.

Funds must be available in your Bill Payment Account on the scheduled Payment date ("Transaction Date"). If the date you schedule a Payment to be initiated falls on a non-Business Day (Saturday, Sunday, or holiday), funds must be available in your Bill Payment Account the following Business Day (e.g. Monday). After funds are withdrawn from your Bill Payment Account to make a Payment, we may make the Payment either by transferring funds electronically to the Payee or by mailing the Payee a check.

You may choose to schedule Payments to recur in the same amount at regular weekly, twice monthly, or monthly intervals. It takes two Business Days from the processing date for the funds to be withdrawn from the funding account.

For all subsequent Payments, you agree to allow at least four to ten Business Days between the date you schedule a Payment to be initiated and the Payment due date (that is, the due date shown on your invoice or provided in your agreement with the Payee, not taking into account any applicable grace period). If the Payment is an Automated Clearing House (ACH) electronic Payment, it will take up to two Business Days to reach the Payee. However, if the company or person that you are paying cannot accept an electronic Payment, the Bill Payment Service will send a check that may take up to ten Business Days. If you do not follow these time frames, you will be fully responsible for all late fees, finance charges or other actions taken by the Payee.

If you schedule your Payment and follow all instructions, but the Payment is not received by the Payee in a timely manner, the Bank will work with the Payee on your behalf to attempt to have any late fees or charges reversed.

Your Payee List

You must provide sufficient information about each Payee ("Payee Information") as we may request from time to time, including requests for more information about a Payee to properly direct a Payment to that Payee and permit the Payee to identify the correct account ("Payee Account") to credit with your Payment. This information may include, among other things, the name and address of the Payee and your Payee Account number. You must enter your Payee Information using your PC or other Web Access Device. Your Payee Names and Addresses, Payee Account Numbers, and the amounts of recurring Payments are stored by us. Because the Payee Information stored by us may be lost, please also retain your Payee Information elsewhere. Once you have entered information for a new Payee, the Payee will be immediately set to receive Payments.

The Online Banking Service will only allow you to make changes to the Nickname and Account Number. Payee names will be updated by the Bill Payment processor. In order to change name and address, the

current payee must be deleted and a new payee added (all pending payments must be deleted first). We may change the name or address of Payees from time to time because Payees may give us updated information about processing payments for you.

Scheduling Payments

Payments are processed based on the date you specify. This means it is your responsibility to determine when the bill payment processing should begin so the payment is received before the due date. Payments may take up to two (2) Business Day for an electronic payee and ten (10) Business days if the payee is paid by check to be received.

To schedule a Payment using a PC or other Web Access Device, you must first set it up by: (a) creating a Payee, (b) entering the amount of your Payment, and (c) entering the date on which you would like your Payment to be processed or, for Recurring Payments, the day on which you would like such Payments to be initiated during the specified recurring period.

Scheduling Transfers

Currently there is no method to transfer funds between accounts using Bill Payment. You may want to use Online Banking for this function.

9. Delivery of Your Scheduled Payments and Scheduled Transfers

You may schedule Payments and Transfers to be processed on the day that you enter the Payment or Transfer information. Although you can enter Payment or Transfer information through the Services 24 hours a day, 7 days a week, Payments and Transfers can be initiated only on Business Days. It may take two to three business days for the Payment or Transfer funds to be deducted from your Account. This date is referred to in this Agreement as the "Transaction Date."

After Payments are deducted (or debited) from your Primary Checking Account, your Payments will be remitted by mailing your Payee a check or by an electronic funds transfer. Because of the time it takes to transmit your Payment to your Payees, they will not receive Payment on the Transaction Date. This applies regardless of whether the Payment is a Same Day Payment, a Future Payment, or a Recurring Payment, as described below. Therefore, in order to provide sufficient time for Payments to be received by your Payees, the Process Date for each Payment must be four (4) to ten (10) Business Days prior to the date your Payment is due, excluding any applicable grace periods (the "Due Date"). We will not be responsible for any loss, penalties, or late fees you may incur as a consequence of late Payment if your actual Transaction Date is not at least ten (10) Business Days prior to the actual Due Date for your Payment.

We process the Payments you make using the Bill Payment Service as follows: We may send Payments to the Payee via an electronic transmission. Payees who receive an electronic transmission will also receive, as part of that electronic transmission, your account number with the Payee, along with your Payment information. Payments made by electronic transmission are generally received by most Payees within four (4) Business Days.

We may send Payments to Payees by check mailed to the Payee. All such checks are delivered by U.S. mail. Due to mail time, Payments made by check may take up to ten (10) Business Days to reach the Payee.

SIS will not be liable in any way for damages you incur if you do not have sufficient funds in your Bill Pay Account to make the payment on the processing date, for delays in mail delivery, for changes to the payee's address or account number unless you have advised us of the change sufficiently in advance, for the failure of any payee to correctly account for or credit the payment in a timely manner, or for any other circumstances beyond the control of SIS.

10. Same Day Payments and Same Day Transfers

A Payment cannot be initiated on the day that you enter the Payment on the Service. Using a PC or other Web Access Device, a Payment that is scheduled and sent by 12 a.m. will be initiated on the second succeeding Business Day. A Payment that is scheduled and sent after 12 a.m. will be initiated on the third succeeding Business Day. You will not be able to see the Payment "Account Summary" section of your Primary Checking Account between the time you have entered the Payment and it has been initiated. After the Payment has been processed and before it posts to your Account, you can view it under "View Payments".

You may schedule a Transfer to be initiated on the same day that you enter the Transfer information on the Service (a "Same Day Transfer"). A Same Day Transfer between SIS Accounts sent between 12 a.m. and 8 PM on a Business Day will be initiated on the Same Day. A Same Day Transfer between SIS Accounts sent after 8 PM will be initiated on the following Business Day.

11. Scheduled Transfers

You also may schedule a transfer to be initiated on a future day. Scheduled transfers will be initiated on the Business Day following the scheduled Process Date.

If you schedule a transfer for a day that is not a Business Day, your transfer will be initiated on the following Business Day. You may change or cancel a scheduled transfer until 12 a.m. of the Business Day prior to the scheduled date.

Using a PC, you may schedule transfers to be automatically initiated in a fixed amount, for the desired interval.

12. Fees

SIS offers the benefits and convenience of the Online Banking Service to you free. The fee for the Bill Payment Service is as follows:

a. Consumer

SIS offers the benefits and convenience of the Consumer Online Banking with Bill Payment service, free.

b. Business

SIS offers the benefits and convenience of the Business Online Banking with Bill Payment, free

The following special fees apply to Online Banking:

- **Copy of Online Banking Bill Payment Check**
\$4.00 per copy
- **Overdrafts - Online Banking Bill Payment Transactions**
Current SIS Insufficient/Overdraft Fee + \$18.00
- **Stop Payments on Online Banking Bill Payments**
\$35.00 per item

Please refer to our Truth in Savings Disclosures and Miscellaneous Bank Fees for other fees that may apply to your Account.

13. Customer Contact Hours

Our Business Days are Monday through Friday (Holidays are not included). Our normal business hours are 8:15 a.m. to 4:15 p.m. Monday - Wednesday and 8:15 a.m. to 5:00 p.m. on Thursday and Friday.

The Online Banking and Bill Payment Services are generally accessible 24 hours a day, seven days a

week, except that Services may be inaccessible for a reasonable period for system maintenance. We may modify, suspend or terminate access to the Services at any time and for any reason without notice or refund of fees you have paid. During these times, you may use our Telephone Banking service, a SIS automated teller machine ("ATM") or a SIS branch office to obtain information about your Accounts.

14. Inactivity and Termination

You are responsible for complying with all the terms of this Agreement and with the terms of the Agreements governing the Accounts which you access using the Online Banking and Bill Payment Services. We can terminate your Online Banking privileges (including the Bill Payment Service) under this Agreement without notice to you if you do not pay any fee required by this Agreement when due, or if you do not comply with the Agreement governing your deposit or loan Accounts, or your Accounts are not maintained in good standing. We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

We may purge your Service if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 400-day period. If your Service is purged, you would be required to register for the service as a new user.

To cancel the Online Banking Service and/or Bill Payment Service, you must notify us and provide your name, address; whether you are discontinuing Online Banking, Online Bill Payment or both; and the effective date to stop the Services. When Bill Payment is terminated, all Future Bill Payments made through Online Banking will be terminated. You may notify us by one of the following methods:

- a. By calling 207-324-2285 or 1-888-226-5747, 8:15 a.m. to 4:15 p.m. Monday - Wednesday and 8:15 a.m. to 5:00 p.m. Thursday and Friday (EST), on a Business Day. We also offer 24/7 online banking support.
- b. By writing a letter and either giving it to a Customer Service Representative at any branch location or sending it to the following address:

Electronic Banking
Sanford Institution for Savings
900 Main St
Sanford, ME 04073

15. Availability of Funds

Please refer to our Funds Availability Policy disclosure as to when funds will be available from items deposited. This disclosure contains important information about additional matters such as special rules for new accounts and delays that may be imposed on the availability of certain deposits.

16. New Services

New services may be introduced for Online Banking from time to time. The Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

17. Modifications to this Agreement

We may modify the terms and conditions applicable to our Services from time to time upon mailing or

delivering a notice of the modifications to you at the address shown on our Account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law.

We may send any notice to you via electronic mail and you will be deemed to have received it three days after it is sent.

We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

18. Electronic Mail

We will not immediately receive electronic mail (e-mail) that you send to us. If you send us an electronic mail message, we will be deemed to have received it on the next Business Day. We will have a reasonable time to act on your e-mail.

E-mail transmissions outside of the mail you create within the Online Banking site are not secure. Thus, we request that you do not send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system. If you wish to contact us electronically, please use the Secure Chat feature provided in our Online Banking site. Use this secure form to e-mail the Bank regarding inquiries about an electronic funds transfer error resolution, reporting unauthorized transactions, or contacting the Bank regarding other concerns of a confidential nature.

Also refer to the terms and conditions in the SIS Electronic Banking Agreement: Or use this address: http://naof.banksisonline.net/eft/Electronic_banking_agr.pdf

Problem Resolution

If you have a complaint or concern about your account please call Customer Services in Sanford at 324-2285 or 1-888-225-5747. If you feel we have not resolved your problem, you may write a letter detailing the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following address:
<http://www.state.me.us/pfr/financialinstitutions/complaint.htm>

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

By pressing the "I Accept" button, you are agreeing to Sanford Institution for Savings' Online Banking Terms and Conditions and you are agreeing to accept delivery of the Terms and Conditions electronically. If you desire, you may obtain an additional copy of the Terms and Conditions by visiting any Sanford Institution for Savings branch office or by telephoning us at 207-324-2285 or 1-888-226-5747.

SIS Bill Pay

The following fees apply for this service:

- **For Personal Accounts:** Free
- **For Business Accounts:** Free
- **Copy of Online Banking Bill Payment Check** \$4.00 per copy

- **Overdrafts** - Online Banking Bill Payment Transactions current SIS Insufficient Funds Fee listed on the SIS Miscellaneous fee schedule PLUS \$18.00 per item
- **Stop Payments** on Online Banking Bill Payments \$35.00 per item

ELECTRONIC BILL PAYMENT AUTHORIZATION

I AUTHORIZE Sanford Institution for Savings to post payment transactions generated by PC from the Bill Paying Service to the account indicated on the form being sent electronically. I understand that I am in full control of my account and that my 100% satisfaction is unconditionally guaranteed. If at any time I decide to discontinue service, I will provide verbal or written notification to Sanford Institution for Savings. My use of the Bill Paying Service signifies that I have read and accepted all terms and conditions of the Online Banking Agreement and Disclosure.

I UNDERSTAND that payments may take up to 10 business days to reach the vendor and that they will be sent either electronically or by check. Sanford Institution for Savings is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

FinanceWorks & Debit Rewards Offers -- End User License Agreement

In addition to the above content, if you decide to use either FinanceWorks or the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

LICENSE GRANT AND RESTRICTIONS. You are granted a personal, limited, non-exclusive, non-transferable license, to electronically access and use the FinanceWorks Service (the "Service") solely to manage your financial data, and the purchase rewards application ("Debit Rewards Offers") to benefit from your debit card purchases.

In addition to the FinanceWorks Service and the Debit Rewards Offers, the terms "Service" and "Debit Rewards Offers" also include any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, Debit Rewards information, help content, bug fixes, or maintenance releases, etc.) of the Service or Debit Rewards Offers if and when they are made available to you by us or by our third party vendors. Certain Service and Debit Rewards Offers may be accompanied by, and will be subject to, additional terms and conditions.

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the FinanceWorks site or from the Debit Rewards Offers program; (iii) permit any third party to benefit from the use or functionality of the Service or Debit Rewards Offers, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi) perform or attempt to perform any actions that would interfere with the proper working of the Service or Debit Rewards Offers or any services provided in connection with them, prevent access to or the use of the Service, Debit Rewards Offers or any or services provided in connection with them by other licensees or customers, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, Debit Rewards Offers or any services provided in connection with them except as expressly allowed under this Section 1.

OWNERSHIP. The Service and Debit Rewards Offers are protected by copyright, trade secret and other intellectual property laws. You do not have any rights to the trademarks or service marks.

YOUR INFORMATION AND ACCOUNT DATA WITH US. You are responsible for (i) maintaining the confidentiality and security of your access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service, Debit Rewards Offers or any services provided in connection with them, and your accounts with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service, Debit Rewards Offers or any services provided in connection with them (collectively, "Account Data"). You are responsible for providing access and assigning passwords to other users, if any, under your account for the Service,

Debit Rewards Offers or any services provided in connection with them, and ensuring that such authorized users comply with this Agreement. You will be responsible for all electronic communications, including

account registration and other account holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service, Debit Rewards Offers or any services provided in connection with them (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access Information to enable us to provide the Service, Debit Rewards Offers or any services provided in connection with them to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our customers. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

YOUR INFORMATION AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS. Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called "aggregation"). When you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you.

If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. Except as specified here, we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

USE, STORAGE AND ACCESS. We shall have the right, in our sole discretion and with reasonable notice posted on the FinanceWorks site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice of scheduled

maintenance will be made, but we cannot guarantee that such notice will be provided.

THIRD PARTY SERVICES. In connection with your use of the Service, Debit Rewards Offers, or any other services provided in connection with them, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services.

THIRD PARTY WEBSITES. The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Debit Rewards Offers or any other services provided in connection with them is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

EXPORT RESTRICTIONS. You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from participating in US export transactions by any federal agency of the US government; or (3) any end user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

DEBIT REWARDS OFFERS. If you decide you wish to participate in the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

Debit Rewards. You will earn rewards for your participation in the Debit Rewards Offers program based on total purchases. If you participate in the Debit Rewards Offers, we will credit all cash or point rewards earned to your rewards balance and send you a lump sum of all rewards due to you. For any qualifying purchases during the current month, we will distribute the lump sum amount to you during the following calendar month. For example, if the payment date of all rewards end user disbursements is August 30, the applicable Measurement Period would be the calendar month ended July 31. Cash rewards will be deposited in the Debit Rewards Offers deposit account which is associated with the Debit Rewards Offers program.

Debit Rewards Offers Account. You must use the debit card associated with the Debit Rewards Offers account in order to receive the offers which qualify for the rewards. Rewards will not be earned for any portion of your purchase that you pay for with store credit, gift certificates or other payment types.

Purchases must be made as indicated in the offers made available under the Debit Rewards Offers program. Each offer will specify whether the purchase can be made online, at a store location, or by telephone to be eligible for rewards. You must also comply with any guidelines included with the offer, such as offer expiration dates, minimum purchase amounts, purchase limits, etc. You must also pay using the debit card associated with the account that received the Debit Rewards offer in order for the purchase to qualify.

While we and the merchants work hard to properly track and credit all eligible purchases, there may be times that we are unable to do so because of problems with your internet browser, the merchant's web site or our system. Please contact our support team if you believe you have made a qualifying purchase for which you did not receive Rewards.

Please note that you will not earn rewards as part of this program if you use a debit card not issued by us or do not have the designated deposit account opened with us at the time of disbursement.

You understand and agree that we make no warranties and have no liability as to:

- Any offers, commitments, promotions, money back, or other incentives offered by any of the merchants in the Debit Rewards Offers program.
- The rewards information that we provide to you, which is provided "as is" and "as available".
- (i) your inability to comply with offer guidelines, (ii) the accuracy, timeliness, loss or corruption, or mis-delivery, of any qualifying purchase information or any other information, (iii) unauthorized access to your account(s) or to your account information and any misappropriation, or alteration, of your account information or data, to the extent that the unauthorized access results from your acts or omissions, or (iv) your inability to access your account(s) including, but not limited to, failure of electronic or

mechanical equipment, interconnect problems with telephone providers or internet service providers, acts of God, strikes, or other labor problems.

- Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.