

Online Banking Disclosures & Agreement

Please take the time to familiarize yourself with the terms of service, which include disclosures and limitations of liability. You should keep this notice for future reference.

In this agreement the words "you" and "yours" refer to the Online/Mobile/SMS customer. The terms "we", "us", and "our" refer to First & Farmers National Bank.

This agreement is between you (or parties you authorize to use our service) and First & Farmers National Bank via the World Wide Web and your personal computer or mobile device(s). By accessing this service you understand and accept the terms, conditions, and fee(s) associated with the use of this product. This agreement will be governed by the Online laws and regulations of Kentucky and the United States, as amended from time to time.

Online/Mobile/SMS Banking

Online Banking is an electronic banking service provided by First & Farmers National Bank. For access to Mobile/Online/SMS you must register via Mobile App or at the link provided below. Once your registration is approved you may have access to view your account balances and transaction history, make payments, transfer funds and pay bills. Register at:

<https://www.hometownonlinebanking.com/onlineserv/HB/Login.cgi?runmode=REGISTRATION>.

With SMS/Text Banking, customers will be able to send simple text messages to receive Balance information, view up to 5 transactions, and set up alerts. Login credentials for Online Banking and Mobile Banking will be the same. We urge customers to protect their mobile devices as they would a personal computer. Safeguard all user names and passwords, and always keep your mobile device in a safe place where others

may not be able to access your personal information. For details, questions, or concerns regarding these services as well as Online Banking, please call 1-888-384-2361.

Pre-Authorized Accounts

Any signer of the account may authorize an account to be linked. These accounts include Checking, Savings, Certificates of Deposit, and Loans. At any time you may add, change or remove any of these accounts. Please contact our e-Banking Customer Service Representatives during regular business hours at 1-888-384-2361 for more details. Any personal or non-personal account that requires multiple signatures to authorize debits may be not eligible.

At which time you elect to transfer funds between your pre-authorized First & Farmers National Bank accounts, you are authorizing us to honor debits drawn against your accounts without presence of your signature.

Your User ID and Password

Your User ID is a combination of alpha, numeric, and special characters (@ \$ * _ - = . ! ~) and must be 8 to 20 characters in length. It cannot be your Social Security number. Your password is defined by the user as well, and must contain 8 characters, either upper and/or lower case letters, numbers and special characters (@ \$ * _ - = . ! ~) and must be different than your User ID. You should keep this information confidential. You have the option at any time to change your password; you will be prompted to change your password periodically. If you forget your password, please either follow the steps on the log-in page, or contact our e-Banking Customer Service Representatives at 1-888-384-2361. If you make your User ID and password available to others to act on

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your behalf, you are responsible for all activity authorized by your User ID and password.

Right of Termination

For reasonable cause, including inactivity or excessive, inappropriate or unlawful usage, the Bank reserves the right to terminate this Agreement and your access to online service, in whole part, at any time without prior notice to you. If your online account remains inactive after 180 days it may be deleted from the system and you may be required to re-register. You may contact us during regular banking hours at 1-888-384-2361.

Online Banking Availability

The Online Banking service is available 24/7 unless system maintenance is required. Your ability to log-in to the Online Banking is contingent upon system readiness. From time to time, First & Farmers National Bank or our service vendor may find it necessary to perform scheduled maintenance. This could cause delays or inability to access your online account(s). Our daily Online Banking cut-off time is set for 5:00 p.m. Central Standard Time. All transactions received after 5:00 p.m. CST may be posted on the following business day. You will receive a monthly account statement showing your Electronic Funds Transfer debits.

Damage to Equipment

First & Farmers National Bank accepts no responsibility for interruption of service due to loss of electric power or lack of telephone service and line quality or PC or modem failure. Furthermore, we are not liable for any breaches of customer information sent unsecurely through any electronic device. It is the sole responsibility of the customer to ensure that their electronic devices are secured and protected by anti-

virus software. We strongly encourage all customers to safeguard all electronic devices and to take proper measures to protect themselves from identity theft. First & Farmers National Bank will not be responsible for any loss or damage to your equipment resulting directly or indirectly from the use of First & Farmers National Bank Online, SMS, or Mobile Banking services.

Fees

Online Banking and Mobile Banking services are free; however, external transfer fees may apply. Please refer to your fee schedule or contact us at 1-888-384-2361 for an updated copy. Standard messaging and data rates may apply via your cellular service provider.

Electronic Fund Transfers

Rights and Responsibilities

Please review your Electronic Fund Transfer Disclosure you were given at account opening or contact us for the most recent copy at 1-888-384-2361.