

ONLINE BANKING AGREEMENT AND DISCLOSURE

This Online Banking Agreement and Disclosure (Agreement) describes your rights and obligations as a user of Jones Bank Online Banking service (Service). It also describes the rights and obligations of Jones Bank. Please read this Agreement carefully. By requesting and using the Service, you agree to comply with the terms and conditions of this Agreement.

Our Online Banking service is intended for individuals 18 years of age or older.

I. Definitions & Requirements

The following definitions apply in this Agreement:

"Online Banking" is the Internet-based service providing access to your Jones Bank account(s).

"Online Account" means the bank account from which you will be conducting transactions using the Service. You must have an existing account with us to enable our Online Banking service. An account means any of your account(s) to which we may allow access via the Service under this Agreement.

"Password" is the customer-generated code selected by you for use during the initial log in, or the codes you select after the initial log in, that establishes your connection to the Service.

"Device" means a personal computer or electronic device that enables you, with an Internet browser and Internet or data service provider, to access your Online Account. You are solely responsible for the maintenance, installations, and operation of your device necessary for the Online Banking service. You agree to use devices compatible with our Service. Jones Bank shall not be responsible for any errors, deletions, or failures that occur because of any malfunction of your device or software.

You should routinely scan your device using a reliable virus detection product. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other devices. Jones Bank shall not be responsible for any computer virus that affects your device or software while using our Service.

"User ID" is the identification code used to connect to the Service. Each customer should have their own User ID/credentials. Do not share your User ID with others.

"We," "us," "our," "Jones Bank", or "Bank" refer to Jones Bank and any agent, independent contractor, service provider, licensor, designee, or assignee Jones Bank may involve in the provision of Online Banking.

"You" or "your" refers to the owner of the account or a person with authority with respect to the account.

In order to provide electronic disclosures, we must maintain a current customer e-mail address at all times. It is your sole responsibility to provide us with your correct contact information, including your e-mail address. You should notify Jones Bank of any changes to your personal contact information.

II. Access to Service

You will gain access to your online accounts using your Internet or data-enabled device, your User ID and your Password. You must provide us with current telephone numbers which may be used to receive authentication codes via voice or SMS text messages. We may offer to you or require you to use additional authentication tools or methods from time to time. If you choose not to implement supplemental authentication tools, your access to some or all Services may be limited or denied. You may access your online accounts 24 hours a day, seven days a week. However, the availability of Services may be suspended for brief periods of time for purposes of maintenance, updating, software revisions, or emergencies. In addition, access to the Service may be slower at times due to high Internet traffic or other factors beyond our control. We are not responsible for any delays or difficulties you may have in accessing the Services or certain features.

For purposes of transactions, our business days are any calendar days other than Saturday, Sunday, or holidays recognized by Jones Bank. Account transfers are processed on all business days that the Federal Reserve is open for business.

III. Banking Transactions with Online Banking

Transfer of Funds. In addition to viewing account information, you may use the Service to conduct the transfer of funds. You may make one-time transfers or schedule future or recurring transfers such as transfers to make loan payments. You may transfer funds between your checking accounts and savings accounts.

NOTE: Because federal regulations require banks to limit preauthorized transfers, including Online Banking transfers, the following limitations apply:

Statement Savings Accounts. You can make no more than six (6) transfers per month by preauthorized or automatic transfer or by telephone or Online Banking.

Money Market Accounts. You can make no more than six (6) transfers per month by preauthorized or automatic transfer or by telephone or Online Banking.

Additional Services.

Additional Online Banking Services may be introduced 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.

IV. Schedule of Fees

The Bank offers our Online Banking Service free of charge.

V. Statements and notices

You will continue to receive your regular paper account notices and account statements either monthly or quarterly (depending on the type of account), unless you opt-in to receive electronic statements and notices. You are required to maintain a current email address within the Online Banking profile. The previous 12 months of statements are archived within Online Banking.

VI. Security & Privacy

We have taken steps to protect the privacy and security of your personal information as well as your financial transactions with us. You should read our privacy notice before completing the enrollment process for the Service. Our customer privacy notice is available online at www.jonesbank.com/privacy.

You are responsible for keeping your password and online account information confidential. You determine your own password, which is encrypted in our database. No one at Jones Bank or at our Online Banking service provider has access to this information.

To protect yourself against fraud, you should adhere to the following guidelines:

Do not give out your account information, Password, User ID, or Authentication Codes. You are responsible for all actions taken by anyone to whom you have provided such credentials. Notify us immediately if you believe that your credentials have been lost or stolen or that someone has attempted to access your Online Banking.

Passwords should not be easy to guess; for example: birth dates, names or other easily identifiable information should not be used.

Do not write down your password. Do not leave your device unattended while you are in the Bank's Online Banking site. Do not allow your Internet browser to store your Online Banking User ID or Password.

Never leave your account information within range of others.

Do not send privileged account information (account number, Password, etc.) via any public or general e-mail system.

If you believe your Password has been lost or stolen, please use the Password Change feature within the User Options section of the Service to change your Password. Notify the bank immediately if your password has been compromised. If you suspect any fraudulent activity on your account, call us immediately at (402) 643-3602 or toll-free (888) 562-3602 between the hours of 8:00 AM to 4:00 PM, Monday through Friday; Saturday, 8:00 AM to 12:00 PM. Telephoning the Bank is the best way of minimizing your losses and liability. (See Section IX below).

We may share certain personal information and device-identifying data about you and your devices with third-party service providers, who will analyze and add device data and fraud data from and about you to a database of similar device and fraud information in order to provide fraud management and prevention services, which include identifying and blocking access to the Service by devices associated with fraudulent activity. We will not share with service providers any information that personally identifies the user of the device.

VII. Term and Termination

Term. This Agreement will become effective on the effective date and shall remain in full force and effect until termination in accordance with the following provisions.

Termination for Cause. We may immediately terminate your Online Banking privileges without notice to you if you do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

At any time, we may cancel all or part of the Service that we generally offer. Access to our Service may be canceled in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. If your account(s) is closed or restricted for any reason, or if there has not been any Online Banking activity for a period of 6 consecutive months, Online Banking access may be terminated. You will remain responsible for all transactions approved by the system prior to the cancellation, and for any other fees associated with the Service. After cancellation, Service may be reinstated once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. To reinstate Service, you must contact us. We will promptly notify you if we terminate this Agreement or your use of the Service for any other reason.

Termination for Convenience. To terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). You may notify the Bank by one of the following methods:

By sending an e-mail to: support@jonesbank.com

By calling (888) 562-3602

By writing a letter and either sending it to the following address: Jones Bank, PO Box 469, Seward, NE 68434 or giving it to a Customer Service Representative at any Jones Bank office.

VIII. Electronic Fund Transfer Provisions for Consumers

Applicability. These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT"). When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.

Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFTs:

If you notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFTs that occur before notification, whichever is less

If you fail to notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of \$500.00 or the total of:

\$50.00 or the amount of unauthorized EFTs that occur within the two (2) business days; and

the total of authorized EFTs which occur during the two (2) days before notification to the Bank, provided the Bank establishes that these EFTs would not have occurred had the Bank been notified within that two-day period.

You must report an unauthorized EFT that appears on your periodic statement, no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. Your liability will not exceed the amount of the unauthorized EFTs that occurred with the 60-day period. You may also be liable for the amounts as described in sections 1 and 2 above.

If the report is made orally, we will require that you send the complaint or question in writing within 10 business days. We will notify you with the results of the investigation within 10 business days and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate a complaint or question. If this occurs, we will credit your account within 10 business days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within 10 business days, we may not credit your account until the investigation is completed. If an alleged error involves an electronic fund transfer outside a state or territory or possession of the United States, the applicable time periods for action by us are 20 business days (instead of 10) and 90 calendar days (instead of 45). If we determine that no error occurred, we will send you a written explanation within three business days after the investigation is complete. You may request copies of the documents that were used in the investigation.

Telephone Numbers and Addresses. In case of errors or questions regarding an Online Banking or Bill Pay transaction, call 402-643-3602 or toll-free 888-562-3602, or write us at: Jones Bank, PO Box 469, Seward, NE 68434.

We must hear from you at the telephone number, mailing address or secure e-mail listed above no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need:

Your name, account number and user ID.

A description of the error or the transfer in question and an explanation of why you believe it is an error or need more information

The dollar amount of the suspected error and date on which it occurred.

If you verbally provide this information, we may require that you send us your complaint or question in writing within 10 business days.

IX. Liability

Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your Online Banking Service accounts. Unless otherwise required by applicable law, we are only responsible for performing the Online Banking Service as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

With your acceptance and use of the Service, you agree that we shall not be liable to you or any third party for any indirect, incidental, or consequential costs, expenses, or damages (including lost savings or profit, lost data, business interruption, or attorney's fees) resulting from or arising out of this Agreement or resulting from any errors or failures from any malfunction of your computer or any virus or computer

problems that you may encounter related to the use of the Service. We will not be liable to you in the following instances:

If, through no fault of the Bank, you do not have enough money in your account to make the transfer.

If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer despite reasonable precautions that we have taken.

If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.

If your funds are subject to a legal proceeding, or other encumbrances, restricting the transfer.

If your transfer authorization terminates by operation of law.

If you believe someone has accessed your accounts without your permission and you fail to notify us immediately.

If you have not properly followed the instructions on how to make a transfer included in this Agreement.

If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.

If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.

If the account has been closed.

If the transfer would go over the credit limit on your overdraft line of credit, or if the overdraft line of credit has been closed.

If your device, software, telecommunication lines were not working properly or were temporarily unavailable, and this problem should have been apparent to you when you attempted the transfer.

If you had knowledge of or questions about the possible malfunction of our system when you initiated the transaction.

Other applicable laws and/or regulations exempt us from liability.

Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third-party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking account.

Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an Internet browser provider, by an Internet access provider, or by an internet service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking account.

Virus Protection. The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your device using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

X. General Terms and Conditions

Bank Agreements. In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your online accounts. Your use of the Online Banking service is your acknowledgment that you have received these agreements and intend to be bound by them.

Changes and Modifications. We may modify the terms and conditions from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it the day after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. If the changes have an adverse effect on you or the services offered, we will provide you at least 30 days prior notice. Amendments or changes in terms and/or conditions may be made without prior notice if they do NOT result in higher fees, more restrictive Service use, disclosure of additional account information to third parties, or increased liability to you. Also, if a change in terms or conditions is necessary to maintain or restore the security of our system or your account(s), no advance notice is required. Upon notification of any change in terms, if you do not agree with the change(s), you must notify us in writing or via email to cancel your access to the Service. Your continued use of the affected change in Service constitutes your agreement to the amendment(s). We reserve the right to terminate this Agreement and your use of the Service in whole or in part at any time without prior notice.

Assignment. We may assign this Agreement to an affiliate of the Bank or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent. You may not assign this Agreement to any other party.

Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.

Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:

Where it is necessary for the provision of Online Banking and for completing transfers.

To comply with government or court orders, or other reporting requirements.

If you give us your permission.

To Bank-affiliated companies.

It is necessary to assist us in the collection of information for internal use.

It is necessary for the security purposes of our service providers, our servicing agents, and/or contractors providing our Online Banking and electronic funds transfer Service.

It involves a claim by or against us concerning a deposit to or withdrawal from your account.

Jones Bank Alerts Terms and Conditions

Alerts. Your enrollment in Jones Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Jones Bank account(s). Alerts are provided within the following categories:

Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.

Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.

Additional Alerts must be activated by you to be enabled. These Additional Alerts can be accessed from the Alerts menu within Jones Bank Online Banking and Alerts menu within Jones Bank Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts though your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. Jones Bank reserves the right to terminate its Alerts service at any time without prior notice to you.

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

Alerts via Text Message. To stop Alerts via text message, text "STOP" to 96924 at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in Jones Bank Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to 96924. In case of questions please contact customer service at 402-643-3602. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. Jones Bank provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service

provider, internet service provider(s) and other factors outside Jones Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Jones Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

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