

Online Banking Agreement & Disclosure

Introduction

This Online Banking Agreement (OLB) governs your use of Online Banking that permits our clients to access a number of financial services through the use of the Internet. Throughout this web site the OLB and Disclosure will be referred to as the "Agreement". By using PyraMax Bank Online Banking, you agree to all the terms of this Agreement. **You must read this Agreement before enrolling in our Online Banking and initiating any electronic funds transfers via the Internet.** We recommend that you print a copy of this document for your records; however, if you cannot, contact us at the number provided below and we will mail you a copy.

Accounts and services provided by PyraMax Bank may also be governed by separate agreements with you. This Agreement supplements any other agreements or disclosures related to your account (s), including the Truth in Savings Disclosure and the Deposit Account Agreement provided to you separately.

Definitions

You or Your - The person(s) subscribing to or using Online Banking.

We, Us, or Our - Refers to PyraMax Bank and any agent, independent contractor, designee, or assignee PyraMax Bank may involve in the provision of Online Banking.

Business Day - Any calendar day other than Saturday, Sunday, or any holidays recognized by PyraMax Bank. Payments are processed on all business days that both the Federal Reserve Bank and the US Postal System are operating and open for business.

Business Day Cutoff PyraMax Bank's corporate office is located in Greenfield, WI and we base our business day on the Central Standard Time zone (CST) for posting purposes.

Electronic funds transfers include deposits to, withdrawals from, or transfers between your accounts, which are not originated by check, draft, or similar paper instrument. Electronic transfers include those made through a computer. If we authorize your account(s) for electronic transfers through Online Banking, you have certain rights and responsibilities under the Electronic Funds Transfer Act (EFT). Please reference the EFT Disclosure provided at account opening. You may view the PyraMax Bank EFT disclosure at PyraMaxBank.com/customerprotection/

Privacy Statement PyraMax Bank understands how important privacy is to our members. We have taken steps to protect the security and privacy of your personal information and as well as your financial transactions with us. Please reference the PyraMax Bank Privacy disclosure provided at account opening. You may view the PyraMax Bank Privacy Disclosure at PyraMaxBank.com/customerprotection

About Online Banking

PyraMax Bank Online Banking consists of an online banking web site that provides a complete array of financial services to our members. Our service allows you to access your account information 24 hours a day, 7 days a week.

The services currently available to our customers via PyraMax Bank Online Banking consist of:

Account Inquiries, balances, rates, etc.	Copies of Cleared Checks
Up to 3 Months of Historical Transactions	Detailed View of Transactions
Secure E-mails & Secure file transfers	Payments to our loan accounts
Transaction Downloads into Quicken® \ and QuickBooks	Transfers between your accounts at this financial institution
	Mobile Deposit
	Person to Person Payments
Transfers to other PyraMax Bank members without compromising account security	External Transfers to your accounts at other financial institutions.

For customers who select Bill Payment, these additional functions are available:

One-time Payments	Fixed Recurring Payments
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Internet Security Information

PyraMax Bank Online Banking is provided by Open Solutions Inc. The Open Solutions Online Banking System utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the Internet. In addition to log-on security, Open Solutions uses the SSL (secure socket layer) encryption technology for everything you do in Online Banking. This technology is automatically activated by your browser when it attempts to connect to our system and it will support only a 128 bit key length. Whenever SSL is securing your communications, the browser will typically indicate the "secure session" by changing the appearance of a small icon of a padlock at the bottom of the screen from *open* to *locked*. What this means to you is that your communications are scrambled from your browser to our servers at all times so no unauthorized party can read the information as it is carried over the Internet. In

addition, our servers have been certified by a "Certificate Authority" that will assure you that you are actually talking to our servers instead of someone pretending to be us. (If you are using an older browser, it may require updating to be compatible).

During your use of Online Banking, Open Solutions will pass a "cookie" to your browser to identify you during the session. This cookie only identifies your computer. Open Solutions does not (and cannot) use cookies to collect or obtain new personal information about you. The cookies for online banking simply provide another level of security for our Online Banking product.

One security feature guarding the use of the Online Banking system is the unique combination of your Sign-on ID and Password. It is important that you keep your Password secret. PyraMax Bank will not be liable for any losses resulting from you permitting other persons to use your Sign-on ID and Password to access the system. A second layer of security includes multifactor authentication for money movement transactions using a onetime passcode for authentication that is delivered through electronic methods such as text or email.

In addition to the security measures described above, there may be other security notices posted on the website regarding security issues. It is your responsibility to read all applicable notices. If you have more questions about our security systems for conducting financial transactions safely over the Internet, please contact your local PyraMax Bank branch.

Registration Process

Online Banking requires that you complete the initial enrollment process. This involves completing a secure online application that will identify your PyraMax Bank account.

Log-On Security

Security is very important to PyraMax Bank. At the time you request the service, you will select a unique "Sign-On ID" and then choose a "password" that will be used to gain access to the system.

To help prevent unauthorized access and ensure the security of your accounts, we will end your online session if we have detected no activity for 10 minutes. This is to protect you in case you accidentally leave your computer unattended after you logged on. When you return to your computer, you will be prompted to re-enter your password and your session will continue where you left off.

Because your password is used to access your accounts, you should treat it as you would any other sensitive personal data. You should carefully select a password that is

hard to guess. Keep your password safe. Memorize your password and never share it with anyone. You will be required to change your password every 90 days. This can be done at any time after you logged on from the "OPTIONS" menu.

Accounts

You may request online-banking access to any account that you are a signer or owner. If you desire services that allow you to initiate payments or transfers from the account, you will need the required withdrawal authority over the account to be able to complete the transaction. By using Online Banking, you agree to maintain one or more accounts with us and to keep sufficient balances in any account to cover any transaction and fees that are ultimately approved by or related to the system. If the accounts added to the service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your Sign-On ID and Password are authorized unless we have been notified to cancel the service.

Fees for Online Banking

Online Banking is available to our clients at no monthly charge for all the account information services, transfers and Bill Pay. Bill Pay is an optional service available only for Checking and Savings accounts.

Cancellation of Online Banking

Your Online Banking may be canceled at any time by PyraMax Bank in whole or in part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. 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 account(s) to cover any fees and other pending transfers or debits. In order to reinstate services, please contact your local PyraMax Bank branch.

Balance Inquiries, Bill Payments, and Transfer Limitations

You may use Online Banking to check the balance of your account(s) and to transfer funds among your accounts at this financial institution.

Balances shown in your accounts may include deposits subject to verification by us. The balance may also differ from your records due to deposits in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. The transfer request must be made before the cut-off time to be available for bill pay on the same business day. If you have further questions, please contact your local PyraMax Bank branch.

The balances are updated in real time and the system will display the most current "as of" date on the "accounts" summary page. There may be situations that cause a delay in an update of your balances. The system will use the most current balance available at the time of a transaction to base our approval for bill pays and account transfers.

Special Information about the Stop Payment, Check Reorders, Address Change, Secure E-Mail & Secure File Delivery Services

PyraMax Bank Online Banking includes several options that provide a means to securely forward your request to us for processing. There may be additional fees associated with some of these services. Please refer to our fee schedule for additional information or contact your local PyraMax Bank branch.

Generally, requests received from the Online Banking system and/or emails will be processed within one business day using the same procedures that we use to handle similar requests received by mail or fax. If urgent action is required such as for a stop payment, we recommend that you contact us directly by telephone at (414) 421-8200 or in person at one of our branch locations. Additional terms of acceptance or disclosures may apply on the Stop Payment service and these terms will be disclosed at the time you complete the request. The Stop Payment feature is designed to submit a request to stop payment on ACH transactions or checks you have written from your account. The stop payment service is not available to cancel transfers or Debit Card authorizations. Please refer to our fee schedule for additional information regarding Stop Payment fees or contact your local PyraMax Bank branch. If you have a problem or need to cancel a transfer or bill payment, follow the procedures below:

Canceling or Changing Payments

To stop recurring or pending bill payments you must log in and make edits to pending payments and transfers. You must make edits before our cut-off time of 12:00 p.m. the day prior to the date the payment is scheduled. Up to that time, you may go into any pending payment and revise the amount, the date or cancel the payment information. If you need to issue a stop payment on a bill payment issued by paper check, contact us as soon as possible, or use the "Mailbox" link to notify the Online Banking department of your request. We are unable to issue a Stop Payment on an electronic Bill Payment. If we receive your written request directing us to stop a bill payment 3 business days or more before the transaction is scheduled to be deducted from your account, and we do not do so, we may be liable for your losses. We may provide you directions so that you can make the appropriate payment edits. If you contact us verbally, we may request that you put your request in writing.

Bill Payment Service

The Bill Payment service will allow you to see a history of all the payments made from your accounts from January of the previous year through the current date.

Each Bill Pay transaction request received prior to 4pm CST will be processed on the same business date. Any Bill Pay transaction request received on a non-business day, or after the 4 pm CST cut-off time will not be processed until the following business day.

Since we must forward the funds and billing information to the payee, some lead-time for payments is necessary. In general, the system will attempt to tell you when you can expect the payment to be received by the payee. Our system assumes the payee/vendor will promptly process the payment on the business day it is received. Any delays caused by the payee/vendor would result in additional days before the payment would show on their records. By using this service, you authorize us, and any third-party payment-processing agent we may use, to choose whatever method we feel is the most effective method to process your transaction.

The time frames generally will be determined by the way the payment is sent to the payee. If we or the bill payment-processing agent has to send a paper check in the US Postal system, we typically suggest sufficient time as five (5) business days prior to the payee receiving the payment for processing at their address. If the payee accepts the payment electronically, we generally define sufficient time as three (3) business days prior to the payee receiving the payment. In all cases, the payment should be delivered to the payee/vendor by the tenth business day after the payment was approved and charged to your account.

Mobile Deposit

Description of Functionality.

The PyraMax Bank Mobile Deposit feature in the Mobile Banking application allows you to make deposits of original checks (each an “Item”) to your designated Account held with us by scanning or capturing electronic images of such Items with a capture device supported by the Mobile Deposit feature (e.g., the camera on your Mobile Device) and submitting the images and associated information to us for processing using the Mobile Deposit feature. All Items received through Mobile Deposit will be treated as deposits of checks under the *Deposit Account Agreement*.

Deposit Limits.

For security reasons there are limits on deposits using Mobile Deposit. These

limits vary and are based on a variety of factors including (but not limited to) the amount of an individual item and the total amount of deposits made using Mobile Deposit during a certain period of time. You may call (414) 421-8200 if you have any questions regarding your deposit limits.

Image Quality.

The image of an Item transmitted using Mobile Deposit must be legible and clear and provide all information on the front and back of the original Item, including a complete image of all endorsements. It must not be altered. It must capture all pertinent information from both sides of the Item. Image quality must comply with industry requirements established and updated by the American National Standards Institute, Federal Reserve Board and any other regulatory agency. We reserve the right at our sole discretion to reject any image for deposit using Mobile Deposit. We will notify you of any rejected Items.

Endorsement Requirements.

You agree to properly endorse with your signature all Items submitted using Mobile Deposit in the area of the Item reserved for endorsements. Further, your endorsement must clearly indicate that the item was submitted electronically by including in the endorsement area the statement “For mobile deposit only at PyraMax Bank”. We reserve the right to refuse any Item submitted by Mobile Deposit that is not properly endorsed in accordance with these requirements.

Eligible Items and Restrictions.

All Items deposited by Mobile Deposit are subject to the following eligibility requirements and restrictions:

- Items must be drawn only on a United States financial institution and must be payable in United States dollars;
- Items may not be payable to any person or entity other than you as payee (e.g., another party and then endorsed to you), except that we will accept Items payable to you together with another person provided your names are conjoined with the word “or” between them (e.g. payable to “John Smith or Jane Doe”). We will accept items payable to you together with another person conjoined with the word “and” between them (e.g. payable to “John Smith and Jane Doe”) provided both parties are joint on the account and both parties have endorsed the item properly.
- Items may not contain any alterations;
- You may not deposit Items which you know or suspect, or should know or suspect, are fraudulent; and
- You may not deposit Items prohibited or are otherwise not acceptable under the terms of your Deposit Account Agreement.

Additional Terms.

You also agree:

- All Items you deposit are original paper Items and not an electronic or remotely created check;
- After submitting an Item for deposit using Mobile Deposit you will not redeposit, negotiate, transfer, cash, or otherwise seek to collect funds using the original Item;
- To complete each deposit promptly and keep your Mobile Device in your possession until each deposit has been completed;
- Not to create duplicate images of the original Item;
- Not to deposit Items that are not payable to you;
- Not to deposit Items that you do not have the authority to deposit;
- After you submit an Item for deposit you are solely responsible for the storage and destruction of the original Item;
- The electronic image of the Item will become the legal representation of the Item for all purposes;
- Any image we receive accurately and legibly represents all of the information on the front and back of the original Item as originally drawn, including, without limitation, all endorsements; and
- Not to use the Mobile Deposit feature of the Mobile Banking application outside of the United States.

Cutoff and Availability of Funds.

If we receive the image of an Item for deposit on or before 4:30p.m. CST on a Business Day, we will consider that day the day of deposit. If we receive the image of an Item for deposit after 4:30p.m. CST or on a weekend or on a non-Business Day, we will consider the next Business Day as the day of deposit. Funds deposited using Mobile Deposit will generally be made available to you the next Business Day after the day of deposit.

Rejected Deposits, Deposit Verification, Safekeeping and Disposal.

Deposits made using Mobile Deposit are provisional and subject to final review. We reserve the right to reject a deposit made using the Mobile Deposit feature in our sole discretion. You are responsible for verifying that Items you have submitted for deposit by Mobile Deposit have been credited to your account. You agree to safeguard and keep the original Item for seven (7) calendar days after the date the Item is credited to your account (the “holding period”). Upon our request we may require you to deliver to us the requested original Item in your possession. If not provided in a timely manner, such amount will be reversed from your Account. After the holding period expires, you agree to mark the item as “VOID” and physically destroy it to ensure it is not presented for deposit again.

Indemnification.

In addition to any other Indemnification provisions that are part of the Online Banking Agreement, you agree to indemnify, defend and hold us harmless from and against any claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your use of Mobile Deposit, including, for example, a subsequent deposit of any previously deposited item.

Our Liability for Failure to Make Payments, Transfers

It is our responsibility to process all bill payments and account transfers properly initiated through the Online Banking system in accordance with this Agreement. We will be liable for damages, as specified below in the Payment Guarantee section of this Agreement, where the system caused a payment delay or failed to process a payment to be received by the payee/vendor by the tenth business day following the date your account was charged for the payment.

Payments will be processed within one business day of the completed payment transaction if the payment request is made by 4:00 p.m. CST. We will not be liable if any of the following occurs.

1. If through no fault of ours, you do not have enough money in your account to make the bill payment or transfer, or if the account has been closed. Your account must have sufficient collected funds to make the requested transfer. Certain deposits and balance transfers from other accounts may not be immediately available for bill payment. The amount of available funds will be calculated in accordance with our Funds Availability Policy, provided to you separately when your account was opened.
2. If your computer, software or telecommunication lines were not working properly or were temporarily unavailable.
3. If you had knowledge of or questions about the possible malfunction of our system when you initiated the transaction.
4. If circumstances beyond our control such as natural disasters (fire, flood, tornado, etc) or other uncontrollable circumstances (mail delays, telecommunication outages, power failures, etc) prevent proper completion and delivery of transactions despite reasonable precautions that we have taken.
6. If you provide incomplete or inaccurate information to us regarding the account or transaction.

7. It can be shown that the merchant or payee received the payment within the normal delivery timeframe and failed to process the payment through no fault of our service providers or ours.
8. If your account has been tied up by legal proceedings (court order, garnishment) or other actions that prevent us from making a payment or transfer.
9. We have reasonable basis for believing that unauthorized use of your Sign On ID or password or designated account has occurred or may be occurring.
10. If you default under the terms of this agreement, or any other legal agreement with us.
11. If either Party terminates this Agreement.

In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental, special, or consequential damages. There may be other exceptions stated in our deposit account agreements with you.

Documentation And Verification of Payments and Transfers

Information regarding Online Banking transactions will be reflected on the account detail in our online banking system and in your regular monthly account statement(s).

Notice of your Rights and Liabilities under the EFT Act

The EFT Act provides you with certain rights and responsibilities with respect to electronic fund transfers via our Online Banking system. Please reference the EFT Disclosure provided at account opening. You may obtain a hard copy of this document from us at any time by calling or sending us an email or upon request in person. You may view the PyraMax Bank EFT disclosure at PyraMaxBank.com/customerprotection/

If you believe your sign on ID, or password has been compromised, lost, or stolen, or that someone has transferred or may transfer money from your account without your permission, call us immediately at the following number: (844) 815-9574 (24/7/365) or notify us by email to onlinebanking@pyramaxbank.com (during business hours only). A phone call is the best way of keeping your possible losses to a minimum. If you suggest that an unauthorized transfer or payment may have occurred, we may require you to sign an affidavit.

Electronic Disclosures

If you agree, we may send you certain disclosures electronically in the future. Please contact us for additional information.

Equipment

PyraMax Bank Online Banking must be set to allow cookies and/or explicitly allow third party cookies for some elements of the application to function. Online Banking and electronic delivery of statements requires that your Internet browser be (Secure Socket Layer) SSL compliant.

You must use 128-bit encryption. (also called "domestic" or "U.S." grade encryption)- though if you travel overseas you may want 40-bit access as well. The system will inform you when you log in whether you are using a 40-bit browser or not.

You are solely responsible for the maintenance, installations, and operation of your Personal Computer (PC). This financial institution shall not be responsible for any errors, deletions, or failures that occur as a result of any malfunction of your PC or software, nor will we be responsible for any virus that affects your PC or software while using our Online Banking Product. We encourage our customers to routinely scan their PC 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 computers.

By accessing our Online Banking system, you agree that we shall not be liable for any indirect, incidental, or consequential costs, expenses, or damages (including lost savings or profit, lost data, business interruption, or attorney fees.)

Termination/Inactivity

You may terminate the use of our Online Banking by contacting us via US mail, e-mail, or in-person request to PyraMax Bank. If your account(s) is closed or restricted for any reason, or if there has not been Online Banking or Bill Payment Activity for a period of 3 consecutive months, Online Banking accessibility will be inactivated. In order to re-activate an inactive account, you must contact your local PyraMax Bank branch. Please Note: After 6 months of no Online Banking activity your profile will be deleted and you will need to re-enroll in Online Banking. We may at anytime cancel all or part of the Services we generally offer.

If you terminate Bill Payment service, you authorize us to continue making payments and other previously authorized transactions until we have a reasonable opportunity to act upon your termination notice; you also agree to pay all applicable fees and charges. Once we have acted on your notice, we have no further responsibility to make any payments or previously authorized transactions.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Wisconsin.

Assignment

This agreement may not be assigned to any other party by you. We may assign or delegate, this agreement, in whole or in part, to any third party.

Ownership of Material

Our Online Banking is a product of Open Solutions, Inc.

Amendments

Terms and conditions of this Agreement may be amended in whole or part at any time within 30 days written notification prior to the change taking effect. We may notify you of such changes by US mail, or if you agree, we may send you an email notice, which details the changes. Email notifications may also direct you to a section of our website which will include the changes. Amendments or changes to term(s) or condition(s) may be made without prior notice if it does 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 term(s) or condition(s) is necessary to maintain or restore the security of our system or your account(s), no advance notice is required and we will then notify you within 30 days following such action. If you do not agree with the change(s), you must notify us in writing or via email prior to the effective date to cancel your access to the Service. Your continued use of the affected change in Service is your agreement to the amendment(s).

Entire Agreement

This Agreement supplements any other agreements or disclosures related to your account(s), including the Deposit Account Agreement and Disclosures provided to you separately.