



CITIZENS TRUST BANK

A relationship you can bank on

Terms of Use – Security

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PASSWORD AND SECURITY PROCEDURES

Upon becoming a Service Client, you will receive a temporary password or self-select a password, which will allow you access to your Account information. Use of the password will indicate to the Bank your acceptance of the terms and conditions governing your Account(s) and this Agreement and if applicable, the Bill Pay Service terms and conditions. Any Service transactions, including, but not limited to accessing Account information, making transfers, giving transfer-related instructions or utilizing the electronic bill payment service, initiated by the Client or person(s) on behalf of a commercial Client by entering the correct password is deemed as acting with full authority of the Board of Directors, members or general partners, as applicable, of the commercial Client. Each time you access Account information, make transfers or give transfer-related instructions, you will be required to enter your password.

If your password is lost or stolen or is known by another individual, you must notify the Bank immediately. Failure to notify the Bank promptly could result in loss of funds. You are responsible for maintaining the confidentiality of your password and any breach of confidentiality shall promptly be reported to the



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Bank. You may contact the Bank at 888.214.3099 to report such security breach. The Bank reserves the right to prevent your access to Service should we have reason to believe the confidentiality of your password has been compromised.

You understand that the Bank has implemented security procedures for the purpose of verifying the authenticity of the payment instructions transmitted to the Bank by you, and not for the purpose of detecting errors in such instructions. Such security procedures include (i) a unique file identification number and transmission password, (ii) challenge questions and required responses and (iii) encryption. You agree that these procedures constitute reasonable methods of providing security against unauthorized instructions. You agree to be bound by any instruction issued by you and received and verified by the Bank in accordance with such security procedures, and you shall indemnify and hold the Bank harmless from and against any loss suffered or liability incurred by, or arising from, the execution of instructions in good faith and in compliance with such security procedures.

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