

## External Transfers Service Agreement

This External Transfers Service Agreement supplements First Bank of Central Ohio's Online Banking Service Agreement ("Agreement"), and sets forth additional terms and conditions for use of the External Transfers Service. The Agreement remains in full force and effect and is supplemented by this External Transfers Service Agreement. To the extent there is a conflict between the terms of the Agreement and this External Transfers Service Agreement, the terms of the External Transfers Agreement will govern your use of the External Transfers Service. Further, by enrolling in the External Transfers Service, you agree that the terms of this External Transfers Service Agreement apply only to your use of External Transfers and do not apply to other products, services, or transactions under First Bank of Central Ohio's Online Banking Service Agreement or any other Agreements you have entered into with First Bank of Central Ohio. In this External Transfers Service Agreement, "you" or "your" refers to each owner and authorized signer on the accounts that may be used with the External Transfers Service. The terms "we," "us" or "Bank" refer to First Bank of Central Ohio. Your use of the Service will be deemed further evidence of your agreement to these terms.

**External Transfers Service Introduction:** An external transfer is a way for you to move funds between accounts you have with us and accounts you own at another financial institution. External Transfers can be used via online banking. In order to utilize the External Transfers Service, you must maintain and eligible funding account ("Account") and enrollment in First Bank of Central Ohio Online Banking Service. An Account is a checking, savings, or money market account that is linked and accessible via First Bank of Central Ohio's Online Banking Services.

**Enrollment Process:** You may enroll for External Transfers Service within the Online Banking Service. As part of the enrollment process, you will need to request approval of each External Account that you wish to use for the External Transfers Service. You agree that you will only attempt to register accounts for which you have the authority to conduct transfer capabilities.

**Account Verification:** In order to facilitate the transfer of funds to and from an External Account, you must complete the account verification process. You authorize us to validate the External Accounts you register with the External Transfers Service through the use of test transfers, in which two low value deposits will be both credited to the External Account. Once the test transfer is complete, we will ask you to access your External Account to tell us the amount of the test credits or any additional information reported by your financial institution with this test transfer. If you fail to complete the account verification process within 45 days from when the External Account was added, you will not be able to transfer funds to or from that External Account.

**Scheduling and Processing External Transfers:** External Transfers can be scheduled for same day or for a future date. Same day transfers will process immediately. Any same day transfers initiated after 7:00 PM ET may be processed on the next business day. Transfers scheduled for non-business days will be processed on the next business day. The Bank cannot guarantee when your financial institution will process the transfer and post the transaction to your account; however, in most cases, the transaction will be posted within 1 to 2 business days. When you initiate an External Transfer from your account at

another Financial Institution to your First Bank of Central Ohio account, you are initiating an ACH debit transfer to your external account and a corresponding credit to your First Bank of Central Ohio account. These credits will be available for withdrawal on the second business day after receipt. It may take up to three business days for an External Transfer you initiate to be received into your account.

A same External Transfer request remains in an "In-process" status until fully processed. Transfers in an "In-process" status will appear in the "Transfer Activity Detail" within the External Transfer tab in the Online Banking service. Future Dated Transfers will remain in a "Scheduled" status, until the selected scheduled "Transfer On" date of request. Once a future dated transfer has been initiated, the transfer will then remain in an "In-process" status until fully processed.

**Dollar Amount of Transfers:** For security reasons, the Bank has established limits on the amount of funds that can be transferred via External Transfers Service. External Transfers where funds are transferred to or from your First Bank of Central account are subject to both transaction and daily limits. We reserve the right to change your External Transfer dollar limit at any time. If we decrease the dollar limit, we will notify you as required by law, but we may not notify you if we are restricting your transfer limits for security purposes or because of excessive overdrafts to your First Bank of Central Ohio account.

**Editing or Canceling External Transfers:** A one-time same day External Transfer will not be able to be cancelled or modified. A one-time Future-dated and recurring Transfers can be canceled prior to midnight ET on the Bank Business Day prior to the date the Transfer is scheduled to be made. If the transfer's status is In Process or Processed, you can no longer cancel it. After you cancel a future-dated Transfer the status of the Transfer is changed to Canceled.

**Our Liability for Failure to Cancel or Stop the Transfer:** If you attempt to cancel a transfer in accordance with the above instructions and are unsuccessful, we will not be liable for any losses or damages but will work with you to reverse the transaction to the extent we are able however the final decision to reverse the transaction lies with the financial institution holding the External Account.

**Fees:** First Bank of Central Ohio does not currently charge for this service. Other applicable fees are subject to change as noted in First Bank of Central Ohio's Fee Schedule. Connectivity and usage rates may apply if you access External Transfers through a mobile device. Contact your cellular service provider for details. You acknowledge that the External Financial Institution may impose fees in connection with the receipt of a Transfer.

**Service Termination and Changes in Dollar Limits:** You agree we may cancel your access to the External Transfer service, without prior notice, upon the occurrence of any of the following events, or any other event that creates an unanticipated liability for this Institution:

- Any of your accounts with First Bank of Central Ohio are not current or are not in good standing.
- You have had an overdraft, an over-limit item, or an item returned for insufficient funds with respect to any First Bank of Central Ohio account during the current or three prior calendar months.

- You have had any prior External Transfer canceled, revoked, or uncompleted due to insufficient funds, revoked authorization, stopped payments, frozen accounts, or any similar reason.

Furthermore, we may change the dollar limits for External Transfers at any time. Any decrease will be subject to notice, as required by law, but you agree that we may reduce your limits without prior notice upon occurrence of any of the events listed in this section of the Agreement.

**Governing Law and Relation to Other Agreements:** Accounts and services provided by First Bank of Central Ohio may also be governed by separate agreements with you. This Agreement supplements any other agreement(s) and/or disclosures related to your account(s) and provided to you separately. This Agreement shall be governed by and construed in accordance with federal laws and the laws of the State of Ohio, without regard to its conflicts of laws provisions.