



BANK 7
INTERNET BANKING, BILL PAY, AND ELECTRONIC TRANSFERS
AGREEMENT / TERMS AND CONDITIONS

Type of Transfers

You may access your accounts by computer using your password and your social security number/account number to:

- Transfer funds from checking to checking, savings, or money market
- Transfer funds from savings to checking, savings, or money market
- Transfer funds from money market to checking, savings, or money market
- Make payments from checking, savings or money market to your Bank 7 loan accounts
- Get information about checking, savings, money market account balances, deposits and withdrawals in the last statement cycle, and account balance of certificates of deposit and loans.

Limitations on Frequency of Transfers

Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to six per month with no more than three by check draft, debit card or similar order to third parties.

For security reasons there are other limits on the number of transfers you can make by computer.

Periodic Statements

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month, in any case, you will get a statement at least quarterly.

Your Rights and Liabilities

Security of your transactions is important to us. Use of the Internet Banking or Bill Pay services will therefore require a PIN or password. If you lose or forget your PIN or password, please call 580-395-2321 during normal business hours. We will accept as authentic any instructions given to us through the use of your password or PIN. You agree to keep your PIN and password secret and to notify us immediately if your PIN or Password is lost or stolen or if you believe someone else has discovered your PIN or password. You agree that if you give your PIN or password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Internet Banking services. **You may change your password at any time by logging onto your online account and clicking "Change Password" under the "My Preferences" tab.** We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to (1) monitor and/or record all communications and activity related to the Internet Banking services; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you). You agree that our records will be final and conclusive as to all questions concerning whether or not your PIN or password was used in connection with a particular transaction.

If any unauthorized use of your PIN or password occurs you agree to (1) cooperate with Bank 7 and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds. Notify us immediately if you believe your PIN or password has been lost or stolen.

Telephoning is the best way to keep your possible losses down. You could lose all of the money in your account (plus your maximum line of credit). If you tell us within two (2) business days you

can lose no more than \$50.00. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN or password, and we can prove we could have stopped someone from using your PIN or password without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any funds you lost after the 60 days if we can prove that we could have prevented someone from taking the funds if you had told us in time. If you believe your PIN or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 580-395-2321 during normal business hours.

WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS OR PAYMENTS VIA E-MAIL

Error Resolution Notice

In case of errors or questions about your electronic transfers call us at OKC 405-810-8600, Medford 580-395-2321, or Woodward 580-254-0100. In case of errors or questions about your Bill Pay service call 866-321-6538. Notify us immediately if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error first appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account for 30 days after the first deposit is made.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Confidentiality

We may disclose information to third parties about your account or the transactions you make:

- a) where it is necessary for completing transactions or resolving errors involving the Services; or
- b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or
- c) in order to comply with government agency rules, court orders, or other applicable law; or
- d) to our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; or
- e) if you give us permission.

Linking Accounts

All accounts under a user's social security number or tax identification number can be cross-referenced or linked together by filling out the "Account Cross Referencing Agreement" provided on the Bank 7 website. Print, fill out, and mail this agreement to any Bank 7 location.

Personal or Business Account Viewing Preferences

Bank 7 Internet banking allows you to set up a custom profile for each account. When set up, you can determine what accounts can be viewed by one or more individuals. By doing this you

can protect your other account information from being viewed by those needing access to specific accounts.

Internet Banking, BillPay-e Plus and Business BillPay-e (including Inbound/Outbound Transfers), Fees, Terms and Conditions

You may use Bank 7's bill paying service, BillPay-e Plus for consumer accounts or Business BillPay-e for business accounts to direct Bank 7 to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account (The Account Rules).

"You" or "Your" means each person who is authorized to use the service. "Payee" means anyone, including Bank 7, you designate and Bank 7 accepts as a "Payee".

Internet Banking and Bill Pay terms and conditions are NOT the same for personal and business accounts. Please read the following carefully.

Internet Banking is FREE for a customer with any Bank 7 account.

With Internet Banking you can:

- 1) View account balances
- 2) View daily transactions and monthly statements
- 3) View check and deposit images
- 4) Transfer money between Bank 7 accounts

BillPay-e Plus (consumer) is free for customers with a Premier 7 Checking account. BillPay-e Plus is also available for Bank 7 and Super 7 Checking accounts maintaining a \$1000.00 minimum daily balance or pay just **\$5.00** a month.

With **BillPay-e Plus** you can:

- 1) Pay an unlimited amount of monthly bills
- 2) Schedule single, recurring or multiple bill payments
- 3) Pay any "Payee" within the U.S. (including U.S. territories and APO's / AEO's)
- 4) Pay up to \$99,999 in any one payment
- 5) Pay anyone via Email up to \$2,500
- 6) View pending payments and payment history
- 7) Transfer up to \$20,000 per day / \$100,000 per month inbound to your Bank 7 checking accounts from other financial institutions
- 8) Transfer up to \$2,500 per day outbound from Bank 7

Business BillPay-e is free for business customers who have a Corporate 7 Checking account. Business BillPay-e is also available for **\$25.00** per month for Business 7 Checking accounts.

With **Business BillPay-e** you can:

- 1) Pay an unlimited amount of monthly bills
- 2) Schedule single, recurring or multiple bill payments
- 3) Pay any "Payee" within the U.S. (including U.S. territories and APO's / AEO's)
- 4) Pay up to \$99,999 in any one payment
- 5) Pay anyone via Email up to \$2,500
- 6) View pending payments and payment history
- 7) Transfer up to \$20,000 per day / \$100,000 per month inbound to your Bank 7 checking accounts from other financial institutions
- 8) Transfer up to \$5,000 per day outbound from Bank 7
- 9) Manage payroll via ACH/Direct Deposit

- 10) Manage tax payments and other reporting options
- 11) Setup multiple users with the ability to assign different permissions for each
- 12) Setup dual signature requirements for bills, payroll, and transfers

IMPORTANT NOTICE: To comply with the USA PATRIOT ACT, please inform Bank 7 when adding signatory permissions to users setup on your Business BillPay-e account. Bank 7 must perform Customer Identification Procedures for anyone authorized to approve payments, payroll, or transfers. If CIP cannot be completed within a reasonable time then the added signer will be deleted. Please contact your local Bank 7 for more information.

Additional charges for customer requested services and other items. There will be NO CHARGE for any item if needed to correct a Bank 7 error.

- Written Correspondence to “Payee”: \$10.00
- Per proof of payment not necessitated by a dispute: \$10.00
- Payments returned due to customer error: \$5.00
- Reinstate Fee: \$50.00
- Cancellation Fee: \$7.50
- ACH Return Fee: \$10.00
- Express Mail correspondence: \$15.00

Miscellaneous Product Fees

- Overnight Fee: \$14.95
- 2nd Day Fee: \$9.95
- Charitable Donations: \$1.99
- Gift Pay: \$2.99

Bank 7 may choose to use non-affiliated third parties to provide Online Banking and Bill Pay services. They are required to follow the same guidelines of security and privacy as Bank 7. A paper check may look drawn and processed from a third party instead of Bank 7.

Bill Pay is intended only for Bank 7 customer use. Any attempt to use Bill Pay to process payments for third parties is prohibited. Bank 7 may choose to terminate your Bill Pay service if such attempts are made.

All Bill Pay fees, if necessary, (i.e. \$5.00 or \$25.00 monthly fee) will be drawn from your primary checking account unless otherwise requested by the customer.

Accessing the Service

- When you complete your bill paying enrollment form, you will select a User I.D. and a Personal Identification Number (PIN).
- Bank 7 will make every effort to accommodate your request.
- Each time you access the service, you will be asked to enter your User I.D. and PIN.
- Three (3) incorrect login attempts will cause the account to be locked out.

How to Set Up Payees/Payments

- If you want to add a new “PAYEE”, select the “Payee” tab located in your *Bill Pay* application or speak to a service representative.

- You may add a new fixed payment to a “Payee” by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service.
- Bank 7 reserves the right to refuse the designation of a “Payee” for any reason.
- You may pay any “Payee” with-in the United States (including U.S. territories and APO's / AEO's).
- Bank 7 is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

The Bill Paying Process

Single Payments – a single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment’s process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by Bank 7, is currently **2:00 pm cst.**

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment’s process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment’s “*Pay Before*” option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- If the recurring payment’s “*Pay After*” option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

Single and Recurring Payments

The system will calculate the *Estimated Arrival Date* of your payment, this is only an estimate, please allow ample time for you payments to reach your “Payees”.

Canceling a Payment

A bill payment can be changed or cancelled, anytime prior to the cutoff time on the scheduled process date.

Available Funds

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to Bank 7.

- Bank 7 reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.
- If you do not have sufficient funds in the account and Bank 7 has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.
- You further agree Bank 7, at its option, may charge any of your accounts with Bank 7 to cover such payment obligations.

Bank 7 reserves the right to change the cut-off time. You will receive notice if it changes.

Bill Pay Liability

- You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority.
- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- Bank 7 is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- Bank 7 is not liable for any failure to make a bill payment if you fail to promptly notify Bank 7 after you learn that you have not received credit from a "Payee" for a bill payment.
- Bank 7 is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be Bank 7's agent.
- In any event, Bank 7 will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the service, even if Bank 7 has knowledge of the possibility of them.
- Bank 7 is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond Bank 7's reasonable control.

Bill Pay Amendment Termination

Bank 7 has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on Bank 7's records, by posting notice in branches of Bank 7, or as otherwise permitted by law.

- Bank 7 has the right to terminate this agreement at any time.
- You may terminate this agreement by written notice to Bank 7.
- Bank 7 is not responsible for any fixed payment made before Bank 7 has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by Bank 7 on your behalf.

ACH Disclosure for Inbound and Outbound Transfers through BillPay-e Plus and Business BillPay-e

When you add a Transfer Account to your current bill pay service you are requesting the ability to make an electronic transfer to/from your bank account.

Upon such request, your financial institution associated with this bill pay service will make electronic transfers via the Automated Clearing House (ACH) system to/from your U.S. bank account in the amount you specify to/from your current bill pay account. You agree that such requests constitutes your authorization for these transfers.

You acknowledge that the origination of these ACH transactions to/from your accounts must comply with the provisions of the U.S. law.

This authority will remain in full force and effect until we receive written confirmation of its termination and until there is reasonable opportunity to act upon it.

In case of errors or questions about your Bill Pay service call 866-321-6538. Any other questions you can call Bank 7 directly at OKC 405-810-8600, Medford 580-395-2321, or Woodward 580-254-0100.

See "Error Resolution Notice" on page 2 if you think an error has occurred.

Fraudulent Emails

Bank 7 is aware of the growing number of internet-related fraudulent schemes known as "phishing". It is important that Bank 7 customers avoid such schemes by understanding what to look for in a potential fraudulent email.

- 1) Bank 7's web page should never be accessed from a link provided by a third party. It should only be accessed by typing the web site name, or URL address, into the web browser or by using a "bookmark" that directs the web browser to the Bank 7 web site or its affiliate Internet Banking or Bill Pay site pages.
- 2) Bank 7 will not be sending email messages that request confidential information, such as account numbers, passwords, or PINs. Bank 7's customers are reminded to report any such requests to Bank 7.
- 3) **If you get an email or pop-up message that asks for personal or financial information, do not reply. And don't click on the link in the message, either.** Legitimate companies don't ask for this information via email. If you are concerned about your account, contact Bank 7 using a telephone number you know to be genuine, or open a new internet browser session and type in Bank 7's correct Web address yourself. In any case, don't cut and paste the link from the message into your Internet browser — phishers can make links look like they go to one place, but that actually send you to a different site.
- 4) **Don't email personal or financial information.** Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal or financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some phishers have forged security icons.

Third Party Website Links

From time to time the Bank 7 website may provide website links to other non-affiliated websites. Bank 7 is not responsible for the content of these sites.

Limitation of Liability

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by the Internet Banking or Bill Pay services or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

Waivers

No waiver of the terms of this Agreement will be effective, unless in writing and signed by an officer of this bank.

Assignment

You may not transfer or assign your rights or duties under this Agreement.

Governing Law

The laws of the State of Oklahoma shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

Indemnification

Customer, in consideration of being allowed access to the Internet Banking services, agrees to indemnify and hold the Bank harmless for any losses or damages to the Bank resulting from the use of the Internet Banking or Bill Pay services, to the extent allowed by applicable law.

Bank 7
1039 N.W. 63rd St.
Oklahoma City, OK 73116

www.bank7.com

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