

THE STEPHENSON NATIONAL BANK & TRUST Mobile Banking Terms and Conditions Electronic Notice Disclosure and Agreement. In order to sign up for mobile banking, The Stephenson National Bank & Trust (the "Bank") must obtain your consent to the receipt of certain disclosures and agreements in electronic format. These documents contain the terms and conditions that will apply to the mobile banking services. Additionally, by clicking the "accept" button, you hereby consent to have future notices regarding your account(s) and relationship(s) with the Bank provided to you electronically only. Some examples of such notices, without limitation, are a change in terms notice of a charge and the Bank's annual privacy policy. You may withdraw your consent to have future notices provided or made available only in electronic format by calling us at 715-732-1732, or writing us at The Stephenson National Bank & Trust, 1820 Hall Ave, Marinette, WI 54143. If you change your email address in the future, you must update your contact information. To access and view electronic disclosures and agreement, you will need Internet access and a computing platform that supports the Bank's system. The Bank's technical requirements can be found at www.snbt.com. Notwithstanding this consent, the Bank retains the right to send any notices by regular mail. By clicking the "accept" button, you acknowledge that you understand and consent to the foregoing. Thank you for using The Stephenson National Bank & Trust ("Financial Institution") Mobile Banking Services ("Services") and any related Software ("Software") provided by The Stephenson National Bank & Trust combined with your handheld's text messaging capabilities. By participating in the Services or using the Software, you are agreeing to the following terms and conditions, in addition to any terms and conditions to which you have previously agreed with respect to the underlying electronic banking and billpay services of which the Service may be a part. THE STEPHENSON NATIONAL BANK & TRUST in its discretion may modify these Terms and Conditions at any time. Message & Data rates from your carrier may apply. For help, text "HELP" to 48179. To cancel, text "STOP" to 25215 at any time. In case of questions please call the Contact Center at (715)732-1732 or visit www.snbt.com. Terms and Conditions By participating in Mobile Banking, you are agreeing to the terms and conditions presented here. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless. Mobile Banking and any software you may obtain from Mobile Banking ("Software") may not be available at any time for any reason outside of the reasonable control of THE STEPHENSON NATIONAL BANK & TRUST or any service provider. THE STEPHENSON NATIONAL BANK & TRUST offers their customers mobile access to their account information (e.g., for checking balances and last transaction) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates from your carrier may apply. Customers will be allowed to opt out of this program at any time. Questions: You may contact us at (715)732-1732 or send a text message with the word "HELP" to this number: 48179. We can answer any questions you have about the program. Privacy and User Information. You acknowledge that in connection with your use of Mobile Banking, THE STEPHENSON NATIONAL BANK & TRUST and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive and may share with one another names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Mobile Banking or the Software (collectively "User Information"). THE STEPHENSON

NATIONAL BANK & TRUST and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. THE STEPHENSON NATIONAL BANK & TRUST and its affiliates and service providers also reserve the right to monitor use of Mobile Banking and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content. Restrictions on Use. You agree not to use Mobile Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, "spam," and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to who you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party's intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by THE STEPHENSON NATIONAL BANK & TRUST (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of THE STEPHENSON NATIONAL BANK & TRUST or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., adult themes, sexual content), crime-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g., racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose THE STEPHENSON NATIONAL BANK & TRUST, any third-party service provider involved in providing Mobile Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to: (a) access any software or services for which your use has not been authorized; or (b) use or attempt to use a third party's account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software, or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software. Use of Google Maps: You agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at http://www.maps.google.com/help/legal_notices_maps.html, or other URLs as may be updated by Google. "Smartphones" and Other Web Enabled Devices: You acknowledge that Smartphones and other

Web Enable Devices are subject to the same security risks as computers that are attached to the Internet and agree that it is your responsibility to maintain anti-virus and anti-spyware programs on such devices. THE STEPHENSON NATIONAL BANK & TRUST strongly suggests the use of a device passcode lock on all devices used to access Mobile Banking. Additional Considerations Mobile Banking is provided for your convenience and does not replace your monthly account statement(s), which are the official record of your account(s). The information contained within Mobile Banking and any related software is for informational purposes only. You understand and agree these services may not be encrypted and may include personal or confidential information about you such as your account activity or status. Delivery and receipt of information, including instructions for payment, transfer and other move money transactions, through Mobile Banking may be delayed or impacted by factor(s) pertaining to your Internet service provider(s), phone carriers, other parties, or because of other reasons outside of our control. We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, information and instructions sent through Mobile Banking. Additionally, not all of the products, services or functionality described on the online banking site(s) or your online banking agreement are available when you use a mobile device. Therefore, you may not be eligible to use all the products, services or functionality described when you access or try to access them using a mobile device. We reserve the right to determine your eligibility for any product, service or functionality at any time. Information available via Mobile Banking, including balance, transfer and payment information may differ from the information that is available directly through the Online Banking site without the use of a mobile device. Information available directly through online banking without the use of a mobile device may not be available via Mobile Banking, may be described using different terminology (including capitalized terms used in the Agreement or on our online banking site(s), or may be more current than the information available via Mobile Banking, including but not limited to account balance information. The method of entering instructions via Mobile Banking may also differ from the method of entering instructions directly through Online Banking without the use of a mobile device. Processing of payment and transfer instructions may take longer through Mobile Banking. We are not responsible for such differences including but not limited to delays, whether or not attributable to your use of the Mobile Banking. Additionally, you agree that neither we nor our service providers will be liable for any errors in the content of information obtained or transmitted through Mobile Banking, or for any actions taken in reliance thereon (including, but not limited to, the type of alerts and other preferences selected by you). You are responsible for any and all charges, including, but not limited to, fees associated with text messaging imposed by your communications service provider. We are not responsible for any damages resulting from your failure to comply with any terms and conditions provided by your communication service provider or any app store. Any losses or charges incurred through loss of mobile device or the safeguarding or failure to safeguard passwords will remain your responsibility. The Bank reserves the right to change these Terms and Conditions at any time. When material changes are made, we will notify you. You are solely responsible for providing updated addresses as necessary. Revised Terms and Conditions shall become effective at the earliest date allowed by applicable law or regulation. In the event of any conflict between the Mobile Banking Terms and Conditions and other terms and conditions related to your account(s) to which Mobile Banking and any related software may be applicable, the Terms and Conditions of Mobile Banking will prevail solely with respect to the conflicting provisions and solely to the extent of the conflict. Continued use of Mobile Banking and any related Software constitutes your agreement with and acceptance of this Agreement, as well as any future

changes to these Terms and Conditions. Customers will automatically be deleted from Mobile Banking service after 90 days of inactivity. THE STEPHENSON NATIONAL BANK & TRUST MOBILE CAPTURE AGREEMENT ADDENDUM TO MOBILE BANKING TERMS AND CONDITIONS. This Agreement contains the terms and conditions for the use of THE STEPHENSON NATIONAL BANK & TRUST Mobile Capture services (the "Services") that THE STEPHENSON NATIONAL BANK & TRUST, ("SNBT"), the "Bank", "our," "us," or "we") may provide to you ("you," or "your"). This Agreement supplements the terms of other agreements you have entered into with the Bank, and their related fee schedules and disclosure that govern the terms, conditions and fees of your deposit account(s) with us, each as may be amended from time to time. In the event of a conflict between the terms of this Agreement and your Account Agreement the terms of this Agreement shall control as it regards the provision of the Services.

SERVICES. The Services are designed to allow you to make deposits to a checking account that you designate during this enrollment process (each such account hereinafter referred to as a "Deposit Authorized Account") from home or other remote locations by taking a picture (scan) of the check by an authorized mobile device and delivering the images and associated deposit information to the Bank. By using the Services, you authorize the Bank to convert checks to images or create substitute checks for the purpose of clearing the check. The Bank reserves the right to change the Services at any time and in any manner in its sole discretion. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

CHARGES. The Service is currently provided at no charge to you. We may, upon at least 30 days prior notice to you, to the extent required by Applicable Law, impose a charge for used of the Service. If you continue to use the Service after the charge becomes effective, you agree to pay the service charge that has been disclosed to you, as may be amended from time to time.

ACCEPTANCE OF THESE TERMS. Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via e-mail or on our website(s) by providing a link to the revised Agreement. We will provide you with advance notice of any changes to the terms of this agreement when required to do so by Applicable Law. Your continued use of the Services after we provide you notice of changes will indicate your acceptance of the revised Agreement.

LIMITATION OF SERVICES. When using the Services, you may experience technical or other difficulties. We are not responsible for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

ELIGIBLE CHECKS. You agree to scan and deposit only checks as that term is defined in Federal Reserve Regulation CC ("Reg CC"). You agree that the image of the check transmitted to the Bank shall be deemed an "item" within the meaning of the Uniform Commercial Code. You agree that you will not use the Services to scan and deposit any checks as shown below.

- a) Checks payable to any person other than you
- b) Checks made payable to a business may only be deposited into a business account
- c) Traveler's checks
- d) Checks containing alteration to any fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn
- e) Checks previously converted to a substitute check, as defined in Reg CC
- f) Checks drawn on a financial institution located outside the United States
- g) Check that are remotely created checks, as defined in Reg CC
- h) Checks not payable in U.S. currency
- i) Checks dated more than 6 months prior to the date of deposit
- j) Checks prohibited by the Bank's current procedures relating to the Services or which are otherwise not acceptable under the terms of your Account Agreement
- k) Checks where the numerical and written amount are different
- l) Checks that have been

previously returned unpaid by the financial institution on which they are drawn m) Checks that are payable to cash n) Checks with endorsement restrictions except as set forth in the Endorsements and Procedures Section in this Agreement o) Checks beyond any stated use date. IMAGE QUALITY. The image of a check transmitted to the Bank using the Services must consist of legible images of the front and back of the check. The image that is transmitted must be of such quality that the following information can easily be read by sight review of the image: a) The amount of the check; b) The payee; c) The drawer's signature; d) The date of the check; e) The check number; f) Information identifying the drawer and the paying bank that is preprinted on the check in the MICR line, including the routing transit number, account number, check amount when encoded, serial number and process control field. The image quality of the check must comply with the requirements established from time to time by the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve, or any other regulatory agency, clearing house or association. The Bank is not required to process any check image (check image: electronically submitted picture of front and back of check) that is prohibited from being presented, that does not contain the information required, that is not legible or that is prohibited under this Agreement, your Account Agreement or Applicable Law. You agree that we shall not be liable for any damages resulting from a check or item's poor image quality, including those related to rejection of or the delayed or improper crediting of such a check or item or from any inaccurate information you supply regarding the check or item. ENDORSEMENT AND PROCEDURES. You agree to restrictively endorse any check transmitted through the Services as "For SNBT Mobile Deposit Only" along with your signature(s) or as otherwise instructed by the Bank. When depositing a check made payable to a business, you agree to restrictively endorse any check transmitted through the Services as "For SNBT Mobile Deposit Only" along with said business name. This check may only be deposited into the business account the check is made payable to. You agree to follow any and all other procedures and instructions for the use of the Services as the Bank may establish from time to time. Improper endorsement may result in rejected deposit. RECEIPT OF CHECK IMAGES FOR DEPOSIT. We reserve the right to reject any check image transmitted through the Services, at our discretion, without liability to you. We are not responsible for check images we do not receive or for images that are dropped or become corrupted or illegible during transmission. All check images processed for deposit thru this Service are subject to our verification and final inspection by us. Deposits received by 3:00pm Central Standard Time (Cut-off time) on a Business Day* will be reviewed for acceptance on that Business Day. If you transmit your check image to us after the Cut-off time on any Business Day, we shall review and process your check image on the next Business Day. We will use commercially reasonable efforts to review and process your check image. Receipt of confirmation does not mean that the transmission was error-free or complete, or that your Deposit Authorized Account will not be charged back for the amount of the deposit and any applicable returned deposited item or other charge under the Account Agreement if the check image presented is dishonored or returned unpaid for any reason by the financial institution on which it is drawn. DEPOSIT LIMITS. The limit on the number of Deposit Transactions (Deposit Transactions: electronically submitted deposits via mobile deposit to your Deposit Authorized Account) you may initiate may vary from 1 per day/5 per month to 5 per day/20 per month. The current daily amount that can be deposited through this Service on any one Business Day varies from \$500.00 to \$10,000.00 per day. However, we reserve the right to impose limits on the amount(s) and/or number of Deposit Transactions you make using the Service and to modify such limits from time to time. AVAILABILITY OF FUNDS. Funds deposited using the Services and received before 3:00pm Central Standard Time on a Business Day will generally have next Business Day availability. RETENTION OF ORIGINAL CHECK. When

the check image you have submitted to us for deposit has been credited to your Deposit Authorized Account, you must retain the physical check securely for a period of 60 days. You must store the check securely, using precautions at least as secure as you would use to protect blank checks. You must make the original paper check available to us at our request at any time. If you fail to produce the original check within 10 days of our request during the 60-day period, you authorized us to deduct the amount in question for Deposit Authorized Account, regardless of whether such deduction may result in a negative balance on your account and to pay any such associated charges. At the expiration of the 60-day period, you must securely destroy the original paper check by cross shredding or another commercially reasonable means of destruction.

PRESENTMENT. The manner in which the checks and other transactions are cleared, presented for payment, and collected shall be in the Bank's sole discretion, subject to the terms of your Account Agreement.

TECHNICAL REQUIREMENTS. Services currently work with a variety of mobile devices and tablets. See www.snb.com for current hardware specifications. The Bank is not responsible for any third party software that you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation. You understand and agree that you are solely responsible for any Internet, cellular, data download and other charges that your Internet service provider or wireless service provider may impose for your access to the Internet or download of an application to use the Services.

DISCLAIMER OF WARRANTIES. YOU AGREE YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (a) WILL MEET YOUR REQUIREMENTS, (b) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (c) RESULTS THAT MAY BE OBTAINED FROM THE SERVICES WILL BE ACCURATE OR RELIABLE, OR THAT (d) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THESE SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF THE BANK HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

YOUR WARRANTIES TO THE STEPHENSON NATIONAL BANK & TRUST. You represent and warrant to The Stephenson National Bank & Trust that: a) You are the owner or authorized signer of the Deposit Authorized Account(s) that you registered with the Services; b) You will not transmit any checks that are deemed ineligible under the terms of this Agreement; c) The check images you transmit using the Services will meet the image quality standards outlined in this Agreement and/or on the Services website; d) You will not transmit duplicate checks; e) You will not deposit or re-present the original check; f) All information you provide to the Bank in connection with the Services is accurate, true and complete; and you will comply with this Agreement and Applicable Law.

FAILURE TO PROTECT YOUR HARDWARE AND SECURITY CREDENTIALS MAY ALLOW AN UNAUTHORIZED PARTY TO ACCESS THE SERVICE AND TRANSMIT AN ELECTRONIC ITEM FOR DEPOSIT. ALL USES OF THE SERVICE THROUGH YOUR SECURITY CREDENTIALS WILL BE DEEMED TO BE USES AUTHORIZED BY YOU AND BE BINDING UPON

YOU. YOU ASSUME THE ENTIRE RISK FOR THE FRAUDULENT OR UNAUTHORIZED USE OF YOUR SECURITY CREDENTIALS. YOU AGREE TO (i) EXERCISE RESPONSIBLE BEHAVIOR WHEN USING THE SERVICE, (ii) FOLLOW THE INSTRUCTIONS AND RECOMMENDATIONS THAT THE STEPHENSON NATIONAL BANK & TRUST PROVIDES YOU WITH RESPECT TO THE SERVICE AND (iii) USE MAXIMUM CAUTION IN PROTECTING YOUR HARDWARE AND SECURITY CREDENTIALS FROM UNAUTHORIZED ACCESS. YOU AGREE TO NOTIFY THE STEPHENSON NATIONAL BANK & TRUST IMMEDIATELY IF YOU BECOME AWARE OF ANY LOSS OR THEFT OF, OR ANY UNAUTHORIZED USE OF THE SERVICE OR YOUR SECURITY CREDENTIALS.

IDEMNIFICATION. You will indemnify, hold harmless and/or reimburse the Bank for any and all losses, costs, suits, damages, claims, liabilities and expenses, including reasonable attorneys' fees and expenses (collectively, the "Losses") the Bank may incur: a) Associated with any breach of any representation, warranty, covenant, agreement or obligation under this Agreement; b) On the account of any check not meeting substitute check standards under Applicable Law; c) Due to your duplicate presentment of any eligible check; d) The Bank's action or inaction in accordance with or reliance upon any instructions or information received from any person reasonably believed to be you or an authorized signer on your Deposit Authorized Account; e) Due to your failure to report required changes regarding your Deposit Authorized Account or your transmission of incorrect data to the Bank, and/or f) Your breach of Applicable Law. Your indemnification obligations under this section will survive your cancellation of the Services or termination of this Agreement. *A "Business Day" is every day except Saturdays, Sundays, and federal holidays.

APPLICABLE LAW: This Agreement shall be governed by federal law applicable to The Stephenson National Bank & Trust and, only to the extent not preempted by federal law, the law of the State of Wisconsin.

Touch ID™ FOR MOBILE BANKING. Touch ID is an optional fingerprint sign-in method for Stephenson National Bank & Trust Mobile Banking that is currently available for most Apple® devices that have a fingerprint scanner. To use Touch ID, you will need to save your fingerprint by going to "Settings > Touch ID & Passcode" on your Apple device to complete the setup (for more help with fingerprint scanning, contact Apple support at apple.com/support). Fingerprints are stored on your device only and Stephenson National Bank & Trust never sees or stores your fingerprint information. You acknowledge that by enabling Touch ID, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information within Stephenson National Bank & Trust Mobile Banking. Stephenson National Bank & Trust reserves the right to suspend or disable this feature at any time. Touch ID can only be associated with one Mobile Banking username at a time on a device. If your device doesn't recognize your fingerprint, you can sign in using your password. To use Touch ID for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Touch ID anytime from the Services menu within Stephenson National Bank & Trust Mobile Banking. Apple and Touch ID are trademarks of Apple Inc. Currently, fingerprint sign-in for Stephenson National Bank & Trust Mobile Banking is only available on compatible iOS devices.

CARD CONTROLS ADDITIONAL TERMS. The following supplemental Terms of Use ("Supplement") applies to the card controls feature ("Card Controls") within the Mobile Banking mobile application ("Mobile Banking App"), notwithstanding anything in the Agreement to the contrary. The Supplement only applies to Card Controls. If Card Controls are not available to you, then this Supplement does not apply. To the extent there is any conflict between the terms of the Agreement and this Supplement with respect to Card Controls, then the terms in this Supplement shall apply.

1. The Card Controls feature is only available for debit cards issued by Stephenson National Bank & Trust that you register within the Mobile Banking App.
2. The Card Controls alerts and controls you set through use of the Mobile Banking App may continue to apply, even if you

delete the Mobile Banking App or remove it from your mobile device. Please contact Stephenson National Bank & Trust to discontinue the alerts and controls. 3. Certain Card Control functionality within the Mobile Banking App may not be available for all transactions. Controls and alerts based on the location of the mobile device where the Mobile Banking App is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card-not-present transactions or transactions where the actual location of the merchant differs from the merchant's registered address. 4. Card Controls may enable access to Stephenson National Bank & Trust and third parties' services and web sites, including GPS locator websites, such as Google's. Use of such services may require Internet access and that you accept additional terms and conditions applicable thereto. 5. To the extent this Mobile Banking App allows you to access third party services, Stephenson National Bank & Trust, and those third parties, as applicable, reserve the right to change, suspend, remove, or disable access to any of those services at any time without notice. In no event will we be liable for the removal of or disabling of access to any such services. We may also impose limits on the use of or access to certain services, in any case and without notice or liability. 6. THE MOBILE BANKING APP, THE SERVICES AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON- INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF OUR SERVICE, AND OPERATION OF THE MOBILE BANKING APP OR THE SERVICES MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. SOME STATES DO NOT ALLOW THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU TO THE EXTENT THEY ARE PROHIBITED BY STATE LAW. 7. Limitation of Liability. YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE MOBILE BANKING APP AND THE SERVICES MAY BE DELAYED, INTERRUPTED OR DISRUPTED FOR AN INDETERMINATE AMOUNT OF TIME DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICES, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS, INTERNET DISRUPTION OR OTHER REASONS. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICES THAT IS CAUSED BY OR ARISES OUT OF ANY SUCH DELAY, INTERRUPTION, DISRUPTION OR SIMILAR FAILURE. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, OR LOSS OF GOODWILL OR LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE MOBILE BANKING APP, OR THE SERVICES, OR THE WEBSITES THROUGH WHICH THE MOBILE BANKING APP OR THE SERVICE OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE BE LIABLE FOR ANY CLAIM, ARISING FROM OR RELATED TO THE MOBILE BANKING APP, THE SERVICES OR THE WEBSITE THROUGH WHICH THE APP OR THE SERVICES IS OFFERED, THAT YOU DO NOT STATE IN WRITING IN A COMPLAINT FILED IN A COURT OR ARBITRATION PROCEEDING WITHIN TWO (2) YEARS OF THE DATE THAT THE EVENT GIVING RISE TO THE CLAIM OCCURRED. THESE LIMITATIONS WILL APPLY TO ALL CAUSES OF ACTION, WHETHER ARISING FROM BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY. OUR AGGREGATE LIABILITY, AND THE AGGREGATE

LIABILITY OF OUR AFFILIATES AND LICENSORS AND CONTRACTORS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, TO YOU AND ANY THIRD PARTY FOR ANY AND ALL CLAIMS OR OBLIGATIONS RELATING TO THIS AGREEMENT SHALL BE LIMITED TO DIRECT OUT OF POCKET DAMAGES UP TO A MAXIMUM OF \$500 (FIVE HUNDRED DOLLARS). SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU. 8. Unless our account agreement with you states otherwise, this Agreement shall be governed by and construed in accordance with the laws of the State in which you reside, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect. STEPHENSON NATIONAL BANK & TRUST ALERTS TERMS AND CONDITIONS. The following Alerts terms and conditions ("Alerts Terms of Use") only apply to the Alerts feature (as defined below). If Alerts are not available to you, then this Alerts Terms of Use does not apply. To the extent there is any conflict between the terms of the Agreement and this Alerts Terms of Use with respect to Alerts, then the terms in this Alerts Terms of Use shall apply. Alerts. Your enrollment in Stephenson National Bank & Trust 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 Stephenson National Bank & Trust 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. 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 More menu within Stephenson National Bank & Trust Mobile Banking. Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through 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. Stephenson National Bank & Trust 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 Stephenson National Bank & Trust 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 48179 at any time. 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 Stephenson National Bank & Trust

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 48179. In case of questions please contact us at 715-732-1732. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS. LIMITATIONS. Stephenson National Bank & Trust 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 Stephenson National Bank & Trust's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Stephenson National Bank & Trust, 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.

<https://www.snbt.com/privacy-statement> PRIVACY AND USER INFORMATION – DATA ANALYTICS. You acknowledge that in connection with your use of Mobile Banking, Stephenson National Bank & Trust and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive data about your usage of the service (such as session length, number of transactions and geolocation), and other data and information provided by you or from other sources in connection with Mobile Banking or the Software. Stephenson National Bank & Trust and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking, perform analytics to improve the service, and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. FINGERPRINT LOGIN FOR MOBILE BANKING. Fingerprint Login is an optional fingerprint sign-in method for Stephenson National Bank & Trust Mobile Banking that may be available for certain Android® mobile devices that have a built-in fingerprint scanner. To use Fingerprint Login, you will need to first save your fingerprint on your mobile device (for more help with fingerprint scanning, contact the manufacturer that supports your mobile device). Fingerprints are stored on your device only and Stephenson National Bank & Trust never sees or stores your fingerprint information. You acknowledge that by enabling Fingerprint Login, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information within Stephenson National Bank & Trust Mobile Banking. Stephenson National Bank & Trust reserves the right to suspend or disable this feature at any time. Fingerprint Login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your fingerprint, you can sign in using your standard login credentials (e.g. password). To use Fingerprint Login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Fingerprint Login anytime within Stephenson National Bank & Trust Mobile Banking. Android is a trademark of Google Inc. CARD MANAGEMENT ADDITIONAL TERMS. The card management feature is offered by The Stephenson National Bank & Trust (referred to herein as "CardHub", "us", "we" or

“our”) for use by The Stephenson National Bank & Trust cardholders. The Stephenson National Bank & Trust’s card management feature is intended to allow You to initiate certain payment card related activities for Your enrolled The Stephenson National Bank & Trust card(s) via the card management feature. Those activities may include the ability to but not limited to:

- Register the card
- Activate and deactivate the card
- Set control preferences for card usage including location, transaction, and merchant types, spend limits, and card on/off (“Controls”)
- Set alert preferences for card usage including location, transaction, and merchant types, spend limits, and declined purchases (“Alerts”)
- View transaction history including cleansed and enriched merchant information (e.g., merchant name, address, and contact information)
- Report Your card as lost or stolen
- Review Your spending by merchant type and/or by month
- View a list of merchants storing Your card information for recurring or card-on-file payments

The card management feature may enable access to The Stephenson National Bank & Trust and third parties’ services and web sites, including GPS locator websites, such as Google. Use of such services may require internet access and that You accept additional terms and conditions applicable thereto, including, with respect to Google maps, those terms and conditions of use found at http://maps.google.com/help/terms_maps. Html and the Google Legal Notices found at https://www.google.com/help/legalnotices_maps/, or such other URLs as may be updated by Google. To the extent the card management feature allows You to access third party services, The Stephenson National Bank & Trust and those third parties, as applicable, reserve the right to change, suspend, remove, limit, or disable access to any of those services at any time without notice and without liability to You. You agree to allow us to communicate with You via push notification, SMS and/or email, with respect to the activities performed via the card management feature. Data fees may be imposed by Your mobile provider for the transmission and receipt of messages and Alerts. The Stephenson National Bank & Trust reserves the right to send administrative and service notifications via emails and/or SMS messages to the email address and/or phone number provided upon enrollment in The Stephenson National Bank & Trust’s card management feature.

Availability/Interruption. You acknowledge that the actual time between occurrence of an event (“Event”) triggering a selected Control or Alert and the time the notification of such event is sent to Your mobile device (“Notification”) is dependent on a number of factors including, without limitation, Your wireless service and coverage within the area in which You are located at that time. You acknowledge that Notifications of Events may be delayed, experience delivery failures, or face other transmission problems. Similarly, selection of Controls and Alerts (collectively, “Commands”) are likewise affected by the same or similar factors and problems could arise with use of Commands. Notifications of Events may not be available to be sent to Your mobile device in all areas. If You registered to receive Notifications to Your mobile device, the card management feature is available when You have Your mobile device within the operating range of a wireless carrier with an appropriate signal for data services. The card management feature is subject to transmission limitations and service interruptions. The Stephenson National Bank & Trust does not guarantee that the card management feature (or any portion thereof) will be available at all times or in all areas. You acknowledge and agree that certain functionality with the card management feature may not be available for all transactions. Commands based upon the location of the mobile device where the card management feature is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card-not-present transactions or transactions where the location of the actual location of the merchant differs from the merchant’s registered address. You acknowledge and agree that neither The Stephenson National Bank & Trust nor its third-party services providers (including the developer of the technology enabling the Notifications) are responsible for performance degradation,

interruption or delays due to conditions outside of its control. You acknowledge that neither The Stephenson National Bank & Trust nor its third-party service providers shall be liable to You if You are unable to receive Notifications on Your mobile device in Your intended area. The Stephenson National Bank & Trust, for itself and its third-party service providers, disclaims all liability for: any delays, mis-delivery, loss, or failure in the delivery of any Notification; any form of active or passive filtering.