

Business Internet Banking Agreement

"Bank", "we", "us", and "our" mean RiverHills Bank. "You" and "your" mean each depositor who contracts for Internet Banking service with us or who uses or is authorized to use an Access ID and Internet Password or other means of access, which we establish or approve. The term "Internet Banking" refers to our service that allows you to obtain account information, review transaction activity, transfer funds, and perform other transactions over the Internet by use of a personal computer with a modem and appropriate browser software and /or other means which we now authorize or may allow from time to time.

This agreement states the terms and conditions that apply when you use our Internet Banking service. These terms and conditions are in addition to those terms and conditions that apply to any other accounts you have with us or any other services you obtain from us, including those set forth in any deposit agreement. This agreement shall be governed by and interpreted under Ohio and applicable Federal law. We reserve the right to amend or terminate the Internet Banking service at any time.

You understand and agree that security for the Internet Banking service is controlled by the Access ID assigned by us, together with the Internet Banking Password chosen, entered and maintained by you. You will be required to enter the Password assigned by us the first time you use the Internet Banking service. You will be prompted to change your Password at that time. You may also change your Password through the Profile section of the Internet Banking service. You are responsible for all transactions that you initiate. If you have a reason to believe that someone has gained access to your password, or have given someone your Access ID and Password and want to terminate that person's authority, you must change your Access ID and Password or take additional steps by calling RiverHills Bank at 513-201-2210 to prevent further access by such person(s). You agree to use your best efforts to safeguard and protect your Access ID and Password from unauthorized use.

Any information downloaded by you to your financial advisor or other software becomes your property and responsibility.

You may use the Internet Banking service to access your deposit accounts at the Bank. We reserve the right to limit the types of accounts that may be accessed and the types of transactions you may perform.

You also understand that there is a maximum dollar limit on any payment or transfer that is equal to the available balance in your deposit account(s) plus the available credit balance in any overdraft line of credit attached to the deposit account(s).

RiverHills Bank Alerts Terms and Conditions

Alerts. Your enrollment in RiverHills Bank 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 RiverHills Bank account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. 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. RiverHills Bank 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 **RiverHills Bank** Online Banking message inbox. 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 99588 at anytime. 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 RiverHills Bank Online Banking. For help with SMS text alerts, text “HELP” to 99588. In case of questions please contact customer service at 513-201-2210. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. **RiverHills Bank** 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 **RiverHills Bank’s** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **RiverHills Bank**, 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.

Internet Banking Fees

There is no fee for the use of RiverHills Bank’s Internet Banking Service. You acknowledge that transaction limitations, as described in the Truth in Savings Disclosure you received when you opened your deposit account(s) or subsequently thereafter, apply to transfers or withdrawals from savings or money market accounts. Federal regulations limit transfers or withdrawals to six per

statement cycle when initiated by telephone, electronic, or other preauthorized means. You acknowledge that an "excess transaction" fee as disclosed in the above-mentioned Truth in Savings Disclosure, will apply to transactions that exceed the transaction limitation. You also acknowledge that if you exceed the restrictions on more than an occasional basis, with a prior notification, we may close the savings or money market account and transfer the funds to a checking account.

Liability

You are solely responsible for controlling the safekeeping of and access to, your password. 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. If you want to terminate another person's authority from using your log in information, you must notify RiverHills Bank and arrange to change your Password. If you want to terminate another person's authority from using their own log in information, you must notify RiverHills Bank to have their authority revoked.

Amendment and Termination

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

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

Additional Charges for Customer requested Services and Other Items

These charges will be assessed if you request one or more of the services listed here. There will be NO Charge for any item if needed to correct a RiverHills Bank error.

Insufficient Funds per item paid..... \$34.00

Insufficient Funds per item returned.....\$34.00

Stop Payment.....\$35.00

Problems

If you believe an error (other than an electronic fund transfer problem) has occurred, you can call the following numbers for information about how to handle the problem:

RiverHills Bank: (513) 201-2210 - 9:00 a.m. to 5:00 p.m. EST

You may also reach us by email: customerservice@rhb24.com

If you have general information questions about your deposit account(s), please call (513) 201-

2210.

General Information such as: balance information, transactions other than those conducted through the Internet Banking service, questions about interest earned, or to stop payment on checks, or if you believe an error (other than an electronic fund transfer problem) has occurred concerning a deposit account.

Change in Terms

If the change results in increased fees or charges, increased liabilities for you, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers. We will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition disclosed in this agreement. We may send any such notice to you only by electronic mail and you will be deemed to have received it three days after it is sent.

Acceptance of Terms

By clicking the Accept button below, I acknowledge that I have read and agree to the terms and conditions as stated above. I authorize RiverHills Bank to accept subsequent log-ons and transactions initiated through this service and I understand that RiverHills Bank has the right to revoke or refuse access to this service at any time as stated above.

If you have previously signed onto the service and you receive this acknowledgment screen again, we have made changes to our agreement that will require your acceptance.