

## OZAUKEE BANK N.A. ONLINE BANKING USER TERMS AND CONDITIONS

Ozaukee Bank hereby publishes the following terms and conditions for User's use of Ozaukee Bank Online Banking. Ozaukee Bank reserves the right to modify these terms and conditions at any time, effective upon publication. User's use of Online Banking constitutes agreement to these terms and conditions and any modifications thereof.

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  - A. Unauthorized communication of any charge or credit-card information belonging to any other person or entity;
  - B. Unauthorized communication of any information concerning any password or other online access number, code, or identification or any other proprietary information belonging to any other person or entity;
  - C. Use of Online Banking to copy or distribute or transmit copies of copyrighted materials belonging to any other person or entity is permitted only to the extent that the owner has the provided express permission to the User permitting such activity. Copying or distribution or transmitting copyrighted materials other than with permission as specified above is expressly prohibited;
  - D. Communicating any obscene or defamatory information including but not limited to online bulletin boards or in conjunction with e-mail; or
  - E. Use of Online Banking in violation of any telecommunication, postal, or other local laws or regulations of the User's country of origin or of the United States or in furtherance or in the commission of any crime or other unlawful or improper purpose.
2. OZAUKEE BANK AND ITS SUPPLIERS MAKE NO WARRANTIES OR REPRESENTATIONS OF ANY KIND WITH RESPECT TO ONLINE BANKING, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE AND NEITHER OZAUKEE BANK NOR ITS SUPPLIERS NOR ANYONE ELSE WHO HAS BEEN INVOLVED IN THE CREATION, PRODUCTION OR DELIVERY OF ONLINE BANKING ASSUME ANY RESPONSIBILITIES WITH RESPECT TO USER'S USE THEREOF. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY OZAUKEE BANK OR ITS SUPPLIERS OR ANY OF THEIR EMPLOYEES SHALL CREATE A WARRANTY OR IN ANY WAY INCREASE THE SCOPE OF THIS WARRANTY, AND USER MAY NOT RELY ON ANY SUCH INFORMATION OR ADVICE.

Any cause of action concerning Online Banking under this Agreement must be commenced within one year after such cause of action has accrued.
3. User further agrees:
  - A. Transmission of confidential business and sensitive personal information is at Customer's sole risk;
  - B. Ozaukee Bank reserves the right to monitor and review transmissions online and in storage, and to remove or reject any material which Ozaukee Bank, at its sole discretion, believes may be unlawful or objectionable, without prior notice to user.
  - C. **Internal Transfer of Funds** – Internal transfers are immediate and do not go through ACH. The only cutoff coincides with the financial organization's processing deadline.
  - D. **Scheduled Internal Transfers** – The scheduled internal transfer job (future-dated and recurring) is processed after a financial organization's deposits end of day runs Monday-Friday and at 10:00 p.m. Central Time on Saturday and Sunday.

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Business Days are Monday - Friday except federal banking holidays.

Ozaukee Bank Online Customer Support: 1.877.329.2572

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[www.ozaukeebank.com](http://www.ozaukeebank.com)