

NSB Bank Online Banking User Agreement

This Internet Banking Agreement for accessing your account via NSB Bank Internet Banking explains the terms and the conditions governing NSB Banks Internet Banking services. By using the Internet Banking services you agree to abide by the terms and conditions of this Internet Banking Agreement. This Internet Banking Agreement will be governed by and interpreted in accordance with all applicable federal laws and regulations. The following rules will apply to the extent there is no applicable federal law or regulation. The terms “we”, “us”, “our”, and “Bank” refer to NSB Bank. “You” refers to each signer on an account. The term “business days” means Monday through Friday, excluding Saturday, Sunday and federal banking holidays.

Internet Banking Services can be used to access certain bank accounts through NSB Internet Banking. The terms and conditions of the applicable Deposit Account Agreements and Disclosure for each of your Bank accounts (your “Account Disclosure Statement”) as well as your other agreements with the Bank, such as those you entered into for loans, continue to apply notwithstanding anything to the contrary in the Internet Banking Agreement.

You are being provided this agreement and disclosure electronically. This agreement provides that in the future you may be provided other disclosures electronically. By agreeing to the terms and conditions of the agreement, you agree to the electronic transmission of this agreement and other information relating to this agreement in the future.

Accessing your NSB Bank accounts via NSB Internet Banking:

- Customers will need to enter an Access ID, verify this site’s identity and security by looking for the green website address bar to show it is a secure SSL. If it isn’t found to be a known device then it will ask one of the three challenge questions.
- Customers with existing accounts can only obtain Access ID’s.
- NSB Bank requires you have a password of at least 12-17 alphanumeric characters including an uppercase and a special character.
- Your account numbers are not displayed in full - only the last four digits will be viewed.
- When logged into NSB Online Banking, you will be automatically logged off after 30 minutes of inactivity.

Your Responsibility: You agree:

- Not to give your Access ID or Password information to anyone besides who is a signer on the account.
- Never leave your pc unattended while logged into NSB Bank Online Banking.
- Never to leave your account information displayed in an area accessible by others.
- Never send privileged account information (account number, password, social security number, etc.) in any public or general e-mail system.
- Always exit the system by clicking on “Exit” button at the top right corner of screen to log off.

Online Banking e-mail communications:

In general, any communications sent over the public Internet are not secure. Therefore, we will not send you and strongly suggest that you do not send us or ask for sensitive information such as account numbers, password, financial information, etc., via any general or public e-mail system. We will not respond to account information-related question via Internet e-mail.

For any account information that requires any of the above sensitive information, please call:

- Northwood – 641-324-1023
- Mason City East – 641-423-1432
- Mason City West – 641-423-7638
- Forest City – 641-585-3247
- Thompson – 641-584-2275
- Titonka – 515-928-2142

Under no circumstances will a NSB Bank employee call, email or contact you by mail to request your Internet Banking Access ID and Password. Do not respond to such requests, even if the person claims to represent NSB Bank or any of its subsidiaries.

E-mail:

The way that you can send emails to NSB Bank is to use; the Contact Us link, email us link or the email me links on the website. Within this link you will need to enter your name info, email address and comments. **Remember, emailing sensitive information is not recommended. Sensitive information includes but not limited to: Account numbers, SSN's and other account information.** Again, we will not respond to account information-related question via Internet e-mail.

Software and Equipment needed:

A personal computer, modem or other Internet connection such as cable modem or DSL connection is needed.

Account Access:

To obtain access to NSB Bank Online Banking, you must be an authorized user of Online Banking. You must also have at least one account with us. If you have more than one account relationship with us, we can put all accounts on that User ID/Access ID that is a signer on the account.

The accounts that are eligible to be viewed via NSB Bank Internet Banking are:

- Checking
- Savings
- Time Deposit
- Installment Loans
- Commercial Loans
- Mortgage Loans
- Line of Credit

Protecting your User ID and Password:

You agree:

- Keep your Access ID and Password secure and strictly confidential, providing them only to authorized signers on your account(s). No employee of NSB Bank has access to the password you created;
- Instruct each individual to whom you have given the Access ID and Password that he or she is not to disclose this information to anyone that is not an authorized signer on the account(s)
- To immediately notify us if you believe that an unauthorized person may have misused your User ID/Access ID and Password.

If for any reason you permit other individuals the use of your Access ID or password to use Online Banking or you fail to keep your password confidential, you are responsible for any resulting transactions from your account(s), except as otherwise provided by applicable law. We will not be liable for any losses that may occur as a result of this use of your password.

Customers Obligation to Examine and Report Account Discrepancies:

The Bank provides no separate written confirmation of individual transfers that are processed through Online Banking. Confirmation is provided through reviewing your account(s) online. You agree to examine your statement promptly and to notify us immediately of any discrepancy between the statement and your other account records.

Limitations of Bank's Liability:

The bank shall not be liable for failure to perform any services or for any disruption or delay due to circumstances beyond its reasonable control, including but not limited to failure or disruption of electric power, computer equipment, telecommunication systems, the internet service provider, or your weather conditions. At various times, the Internet Banking Services may be unavailable due to maintenance needs

Under no circumstances shall we be responsible or liable for the existence of any one or more of the following circumstances:

- Funds in your account become subject to legal process or other encumbrance thereby restricting payments or transfers;
- Any events beyond our control (such as, but not limited to, telecommunication failure, fire, flood, tornado, war, terrorism, or interference from outside sources) which prevent the proper execution of payments or transfers;
- If you have insufficient funds in your account(s) to make the requested transfer.

Reporting Unauthorized Transactions: If you believe that an unauthorized transaction has occurred on your deposit account without your permission, call:

- Northwood – 641-324-1023
- Mason City East – 641-423-1432
- Mason City West – 641-423-7638
- Forest City – 641-585-3247
- Thompson – 641-584-2275
- Titonka – 515-928-2142

This agreement shall be governed by and construed in accordance with all applicable Federal law and all applicable laws of the State of Iowa.