Welcome to Liberty Bank.

Here are details about your new account with us. Keep this in a handy place to refer to if you have questions. Or, as always feel free to stop in a branch, visit us online liberty-bank.com or give us a call 888-570-0773.

Part I: Truth in Savings Information..............2
Part II: Personal Deposit Account Terms and Conditions ........................................6
   A. General Rules for all Accounts ..........6
   B. Disclosure of Account Information...10
   C. IRA and Keogh Accounts.................12
   D. Money Market Type Accounts..........12
   E. Individual Development Accounts....12
   F. Stop Payment Requests for Official Checks and Money Orders ...............12
   G. Amendments..................................................13
Part III: Funds Availability Information...13
Part IV: Electronic Fund Transfers Information..................................................14
Part V: Special Rules Relating to Online Banking ...........................................20
Part VI: Your Privacy Online..............................22
Part VII: Important Information..............23
Personal Deposit Account Agreement

WELCOME TO LIBERTY BANK ("LIBERTY", "Bank", "we" or "us"). We are pleased to offer you this Personal Deposit Account Agreement (the "Agreement"). There are several sections in this brochure and all are considered part of this Agreement.

Where we refer to "Account owner", "you" or "your", we mean anyone who signs the Signature Card Agreement for any personal deposit account (the "Account") described below in this Agreement. The words "you" or "your" also mean any person or entity on whose behalf any Account is opened.

About This Agreement

This Agreement describes the basic terms governing the checking, savings, money market and certificate of deposit type personal Accounts you may maintain here at Liberty Bank. By signing the Signature Card Agreement and depositing funds to an Account with us, you agree to be bound by the provisions of this Agreement that relate to the type of Account involved. All of the rules in this Agreement concerning savings type Accounts and checking type Accounts apply both to savings type Accounts and checking type Accounts we are offering to the public, and also to savings type Accounts and checking type Accounts we are no longer offering to the public. You should read this Agreement thoroughly and retain this Agreement for future reference. This Agreement (as amended from time to time according to Section G of Part II below) will govern all your personal Accounts with us.

Connecticut and Federal law apply to this Agreement and your Account(s) with us. In addition to the rights set forth in this Agreement, you and we will have the rights given to you and us by applicable law.

We can choose not to enforce or to delay in enforcing any of our rights under this Agreement or under applicable law without losing any of our rights in the future. We may release any other person obligated under this Agreement without affecting your responsibilities under this Agreement. Your responsibilities under this Agreement are unaffected by the liability of any other person.

If any term or condition of this Agreement is changed by applicable law or declared invalid by order of a Connecticut court, the remaining terms and conditions of this Agreement will not be affected, and this Agreement will be interpreted as if the invalid term or condition had not been placed in this Agreement. The headings in this Agreement are for convenient reference, and do not limit or define your or our rights or obligations.

We sincerely appreciate your business, and if you have any questions, inquire at any LIBERTY BANK office or call LIBERTY BANK at the number shown below.

To obtain the most recent rate information, call our Customer Service Center at 1-888-570-0773.

PART I: Truth in Savings Information

"Accounts" covered by this disclosure include ALL LIBERTY BANK Consumer deposit accounts including all checking type Accounts, money market type Accounts, savings type Accounts and Certificates of Deposit (called a "CD"). Your Account will be considered "opened" when you sign the Signature Card Agreement and we receive your initial deposit. You must also complete and sign any other Account documentation which we may require from time to time to maintain your Account.
## Personal Deposit Account Agreement

### Checking and Savings Accounts

#### Interest Rate and Annual Percentage Yield (APY) Information

<table>
<thead>
<tr>
<th>Daily Balance Range*</th>
<th>Interest Rate</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Checking</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.01 and above</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Money Maker</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.01 – $24,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25,000 – $49,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50,000 – $99,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100,000 – $149,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$150,000 – $199,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200,000 and above</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>IRA Money Market</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.01 and above</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cinch Savings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.01 – $9,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$10,000 – $24,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25,000 and above</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Club Savings and Savings Overdraft Protection</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.01 – $9,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$10,000 – $24,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25,000 – $49,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50,000 – $74,999.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$75,000 and above</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The interest rate paid will be paid on the entire balance, based upon the rate in effect for the range in which your entire balance falls on any given day.

#### Certificates of Deposit

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Term (if applicable)</th>
<th>Maturity date (if applicable)</th>
<th>Interest Rate</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you are opening a savings interest bearing account online, visit the Savings Rates page on liberty-bank.com to view the current interest rate.

#### Health Savings Account

<table>
<thead>
<tr>
<th>Rate tiers</th>
<th>Interest Rates &amp; APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01 – $5,000.00</td>
<td>Rate=_____ APY=_____</td>
</tr>
<tr>
<td>$5,000+</td>
<td>Rate=_____ APY=_____</td>
</tr>
</tbody>
</table>
For checking and savings products listed below, with the exception of the PayBack Checking, Quarter Back Checking, and Basic Checking Accounts (which are non-interest bearing Accounts), the following information applies:

**Rate Information:** Your interest rate and annual percentage yield may change.

**Frequency of Rate Changes:** We may change the interest rate on your Account at any time without notice.

**Determination of Rate:** At our discretion, we may change the interest rate on your Account.

**Compounding and Crediting Frequency:** Interest will be compounded daily and credited monthly, and at Account closing.

**Computation Method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the balance in the Account each day.

### Balance and Monthly Maintenance Service Charge Information

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Minimum Balance to Open</th>
<th>Minimum Daily Balance to Earn APY</th>
<th>Minimum Balance to Avoid Monthly Maintenance Service Charge</th>
<th>Monthly Maintenance Service Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter Back Checking³</td>
<td>$25</td>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>PayBack Checking⁴</td>
<td>$25</td>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>My Pay℠ - Student Banking⁵</td>
<td>$25</td>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Interest Checking</td>
<td>$100</td>
<td>$0.01</td>
<td>$100¹</td>
<td>$5</td>
</tr>
<tr>
<td>Money Maker</td>
<td>$25</td>
<td>$0.01</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>IRA Money Market</td>
<td>$100</td>
<td>$0.01</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Cinch Savings</td>
<td>$25</td>
<td>$0.01</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Club Savings</td>
<td>$5</td>
<td>$0.01</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Individual Development Account</td>
<td>$10</td>
<td>$0.01</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Savings Overdraft Protection</td>
<td>$25</td>
<td>$0.01</td>
<td>$100¹</td>
<td>$3.00²</td>
</tr>
<tr>
<td>Health Savings Account⁶</td>
<td>N/A</td>
<td>$0.01</td>
<td>N/A</td>
<td>None</td>
</tr>
</tbody>
</table>

¹If at any time during the statement period your balance falls below the required minimum daily balance you will be assessed the monthly maintenance service charge.
²If you notify us that you are 65 years of age or older, or 18 and under, this fee is waived.
³Quarter Back Checking rebates include .25 for each qualified transaction. Qualified transactions are debit card purchases of $25 or more. ATM transactions do not qualify. Rebates post on last day of statement cycle while Account is open and are labeled as “Cash Reward.” May be subject to 1099 reporting.
⁴PayBack Checking rebates are other Banks’ ATM surcharges, refunded up to $15 per statement cycle, in the statement cycle that fee was incurred while the Account is open and are labeled as “ATM Surcharge Rebate.”
⁵My Pay℠ primary account holder must be between 16 and 25 years of age. At age 25, the account may be changed to a different Liberty Bank checking account. Account automatically refunds up to $10 in ATM surcharges imposed by other banks per statement cycle while account is open. Earn $0.10 for every debit card transaction of $10 or more, up to $10 per statement cycle (ATM transactions do not qualify). Rebates post on last day of statement cycle while account is open and may be subject to 1099 reporting. Avoid $2 monthly paper statement fee with eStatements. Fees may reduce earnings. Consumer accounts only; one account per customer.
⁶See the Health Savings Account Custodial Agreement and the Rules and Conditions Applicable to HSA Contribution Eligibility for details.
Personal Deposit Account Agreement

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

Savings Overdraft Protection Account Fees
Refer to the Schedule of Fees and Charges (separate document) for a description of the Overdraft Protection Transfer Fee (OD Protection Tran Fee). This fee will be charged for each transfer made to a linked Account to cover an overdraft, limited to one fee per day.

CERTIFICATES OF DEPOSIT AND IRAs

Rate Information: You will be paid the disclosed rate until first maturity.

Compounding and Crediting Frequency: Interest will be compounded monthly. Interest will be credited monthly, upon maturity, and/or when the CD is closed, except for Jumbo CDs. Interest on Jumbo CD is calculated using the simple interest method and interest is credited at maturity.

Computation Method: We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the balance in your Account each day.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

Minimum Balance to Open the Account and Obtain the Annual Percentage Yield Disclosed:

<table>
<thead>
<tr>
<th>Type</th>
<th>Minimum to Open</th>
<th>Minimum to Earn Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>32 Days or Longer (non IRA)</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>IRA Fixed Rate</td>
<td>$500</td>
<td>$0.01</td>
</tr>
<tr>
<td>IRA Variable Rate</td>
<td>$100</td>
<td>$0.01</td>
</tr>
<tr>
<td>Jumbo</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

IRA CDs: For fixed rate IRA CDs the interest rate and APY are fixed for the term of the Certificate, and may only be changed at maturity. For variable rate IRA CDs the interest rate will change as often as the first day of each month, based on the value of an index plus one percentage point. The index is the average of the “Average Discount Rate” of the 6 month Treasury Bills as determined by the U.S. Treasury’s weekly auction held during the calendar month immediately before an interest rate adjustment.

Withdrawal of Interest Prior to Maturity: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Early Withdrawal Penalties: No part of the principal may be withdrawn prior to maturity without the Bank’s consent. If we allow an early withdrawal, the penalties listed below may apply. Should a withdrawal be made which brings Account balance below required minimum, we may require the CD to be closed.

In certain circumstances, such as the death or incompetence of an owner of the CD, the penalty may be waived. We will require a death certificate or certified court order before permitting a penalty-free withdrawal under these conditions.

<table>
<thead>
<tr>
<th>CD/IRA CD Term</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terms of 1 year or less</td>
<td>$25.00 plus 1.00% of the Amount Withdrawn</td>
</tr>
<tr>
<td>Terms of more than 1 year</td>
<td>$25.00 plus 3.00% of the Amount Withdrawn</td>
</tr>
<tr>
<td>Jumbo CDs - All terms</td>
<td>100% of Interest Earned to date</td>
</tr>
</tbody>
</table>

We will also allow funds to be withdrawn from an Individual Retirement Account CD without penalty if the early withdrawal of funds is due to a mandatory distribution required under Federal laws governing Individual Retirement Accounts.

Renewal Policies: This Account will automatically renew at maturity at a similar term as the maturing CD. If the maturing CD balance does not meet the “Minimum Balance to Open” requirement in effect for that type of CD, 0% interest rate will apply.

For CDs that renew automatically, you have 10 calendar days after the maturity of the CD to withdraw all or part of the funds from the matured CD without penalty, and to tell us that you do not want the CD to be renewed. You may also instruct us to renew the CD for a different available term than the matured CD. We will pay interest on the funds in a matured CD at the interest rate in effect as of the maturity date of the CD, up to the date on which you tell us that you do not want the CD to be renewed automatically. However, if you do not give us any renewal instructions during the 10 calendar days after maturity, we will automatically renew your CD as of its maturity date.

Jumbo CDs will automatically renew to the same term upon maturity but will become a non-interest bearing Account and will not earn any interest after maturity, unless and until you contact us and give us specific renewal instructions for your CD.

Additional Restrictions on CDs: We do not permit deposits to a CD after the CD has been opened and before its Maturity Date,
Personal Deposit Account Agreement

unless your CD is a variable rate Individual Retirement Account CD. For CDs that are Individual Retirement Accounts, additional deposits may be permitted, up to the maximum permissible annual contribution limit, in person or by mail.

Part II: Personal Deposit Account Terms and Conditions

Definitions:
Each reference in Part II of these Terms and Conditions to an Account “balance” means the “balance available for withdrawal,” which excludes deposited checks, drafts, and other non-cash items that are not yet available to you for withdrawal, and also excludes any funds on which we have placed a “hold”. (See our Funds Availability Information in Part III.) Each reference in these Terms and Conditions to a “check” means any check, draft or other non-cash item or order for payment of money, but does not include any electronic fund transfer. (Electronic fund transfers are governed by our Electronic Fund Transfers Information, in Part IV of this Agreement.)

“Maturity Date” means the original maturity date shown on the face of the original certificate of deposit we gave you when you opened the certificate of deposit Account or the maturity date of any renewal Certificate, as applicable. A “monthly statement period” is a period of time not to exceed 31 days.

A. General Rules for all Accounts

1. Not Transferable or Assignable: Accounts are not transferable or assignable. You may only pledge an Account to the Bank (with our prior written approval) and not to any third party.

2. Charges: Part I and Part VIII of this Agreement set forth each charge that we can collect from you for using and maintaining an Account and certain Account-related services. We can change these charges or add new ones upon giving notice as set forth in Section G on “Amendments” below. We can take from your Account any of these fees you owe. (See Section A.8 below)

3. Collection of Checks: When you deposit a check to your Account and whenever we let you cash a check instead of depositing it to your Account, we collect the money represented by that check from the Bank or other party obligated to pay the check. We act as your agent to do this.

When you deposit a check, we may place a “hold” on the amount deposited. If we place a “hold” on the amount deposited by check, you cannot withdraw the amount of the deposited check until we have had a reasonable time to collect it. See our Funds Availability Information (Part III of this Agreement below) for a more detailed explanation of our “hold” periods.

If we credit your Account, allow you to withdraw the amount of a deposited check, or allow you to cash a check, and the check is returned to us unpaid or we receive a notice of non-payment, we have the right to debit your Account for the amount of that check or to claim a refund of such a credit by any method we deem proper, including the exercise of our right of set-off, described in Section A.8 below.

There are certain checks that we will not cash or accept for deposit. These include checks drawn on Banks in foreign countries. We will try to collect the money for you from the foreign Bank and, if we do, we will then deposit the money into your Account. We may also charge you for this collection service. The amount of the collection service charge is listed in our Schedule of Fees and Charges (separate document).

We are not responsible for losses which happen during the collection process that are not caused by our own negligence.

4. Waiver of Rights: If another institution refuses to pay a check (called “dishonor”) which you deposited to your Account or which we allowed you to cash, we may put the check through for collection again. We will not always give you notice that the check was dishonored before putting it through for collection again. This means that in this instance you are “waiving” your right to “notice of dishonor”.

In the process of collecting a check which you have deposited to your Account, or which we have allowed you to cash, you agree that we may delay in putting the check through for collection. This means that you are “waiving” your right to have us begin the process of “presenting” the check by the next banking day.

5. Endorsements: We have the right to endorse on your behalf any check which you have delivered to us for deposit or which we allowed you to cash.

Whenever you give us an endorsed check for deposit to your Account or for cashing, you agree that the endorsement will be confined to the 1-1/2 inch area beginning at the check’s “trailing edge”. (The trailing edge is the left side of the check, if you look at it from the front.) You acknowledge that any endorsement or other mark outside of this 1-1/2 inch area on the reverse side of a check may cause a check to be mis-routed or payment to be delayed.

6. Address Change; Statements: If your Account is not a Passbook or CD Account, Liberty Bank will provide you with a state-
We may charge your Account for checks and electronic debits as soon as we receive any electronic or other notice of the check or electronic debit. If we do this, we do not have to make the funds that are subject to those errors or irregularities available to you until you give us your correct address.

You agree to examine each of your statements and images of canceled checks included with your statements promptly after you receive them. You also agree to use reasonable care when doing so. You agree to tell us in writing about any errors or irregularities, including any unauthorized signatures and check alterations, on or relating to your statement, within 30 calendar days from the date we mailed your statement to you. If you do not tell us about errors or irregularities in the manner described above, we may, under certain circumstances, deny any or all of your claims relating to those errors or irregularities.

7. **Electronic Fund Transfers:** In addition to this Part II, Electronic fund transfers to and from your Account are governed by our Electronic Fund Transfers Information (Part IV of this agreement).

8. **Right of Set-Off:** If, at any time, you owe us money, (including without limitation any Account charges and/or attorneys’ fees) and payment is due, for whatever reason, related or unrelated to your Account(s) with us, we can pay what you owe us from funds on deposit in any Account you have with us, now or in the future, whether such Account is in your name, alone, or in your name and the name(s) of one (1) or more other persons. We can pay what you owe us from an Account in your name and the name(s) of one (1) or more other persons without regard to who contributed the funds on deposit in that Account. However, we will not exercise our right of set-off against a custodian Account (see Section A.26 below), a trust Account (see Section A.26 below), or an IRA or Keogh Account (see Section C below).

If we pay what you owe us from a certificate of deposit Account, such payment shall be considered an early withdrawal and an early withdrawal penalty may be imposed.

Unless prohibited by law, we can exercise our right of set-off without any legal proceedings and without any notice to you.

9. **Taxpayer Identification Number:** When you open an Account with us, you must give us your Federal taxpayer identification number (‘TIN’) and certify to us that the number you give us is your correct number.

If you fail to certify your taxpayer identification number, we may refuse to open your Account and we may close your Account.

10. **Backup Withholding:** We will withhold Federal income taxes from interest credited to your interest-bearing Accounts, and pay the amount withheld to the IRS whenever we are required by law to do so.

11. **Withdrawals:** We reserve the right to pay any withdrawal by check instead of cash. We can require proper identification for any withdrawal from any Account. For all Accounts except checking type Accounts, we have the right to require you to make withdrawals from your Account at the Bank office where the Account was opened.

12. **Restrictions on Withdrawals:** We have the right to require that you give us at least seven (7) days’ advance written notice to withdraw funds from any savings type Account, any interest bearing checking type Account, and any money market type Account. We would expect, except in unforeseen circumstances, to give advance notice of our intent to impose this requirement. We will not impose this notice requirement on any depositor with this type of Account unless we require this notice for all depositors with this type of Account.

13. **Checks and Other Debits from your Account:** Please be aware that the order in which transactions are received and processed may affect the balance available for withdrawal from your Account and the total amount of overdraft fees incurred by you. You agree that you will not write a check or otherwise attempt to initiate a debit transaction that would exceed the balance available for withdrawal in your Account (taking into account the unused portion of any overdraft protection line of credit you may have with us, and taking into account any pending checks, withdrawals and other debit transactions you have initiated).

In general, all checks written by you are processed by Liberty Bank in check number order (lowest to highest). Generally, preauthorized credits will post before preauthorized debits, which will post from lowest amount to highest amount. Other transactions, such as ATM withdrawals, in-person withdrawals, debit card transactions, telephone-initiated transfers or other electronic transfers may be processed in the order in which they occur. You agree that we do not have to process checks, withdrawals or other debit transactions in the order in which they occur or in the order in which we receive them.

We may charge your Account for checks and electronic debits as soon as we receive any electronic or other notice of the check or electronic debit, even if we have not yet received the actual check or electronic debit for processing. Alternatively, we may place a ‘hold’ on funds in your Account in an amount equal to a check or electronic debit, as soon as we receive any electronic or other notice of the check or electronic debit. If we do this, we do not have to make the funds that are subject to...
a “hold” available to you for withdrawal or to pay any check or electronic debit from your Account, apart from the check or debit that was the reason for our putting the funds on “hold.”

We do not have to honor any check or electronic debit from your Account if, at the time of processing, your Account does not have a balance available for withdrawal (taking into account the unused portion of any overdraft protection line of credit you may have with us) that is enough to cover the check or electronic debit. We may do this even if deposits or other credits which we post to your Account later on the same day would have been enough to cover the debit we did not honor.

14. Overdrafts: If a check or other debit is presented to us for payment from your Account which is in excess of the balance available for withdrawal (see our Funds Availability Information in Part III of this Agreement) in your Account (plus the unused portion of any overdraft protection line of credit you may have with us), we may refuse to honor that check or debit, due to “insufficient funds” in your Account. If we wish, we may pay the check or other debit even though it results in a negative balance in your Account or causes your overdraft protection credit limit to be exceeded. If we pay the check or other debit and you do not have an overdraft protection agreement with us, the negative balance will constitute a loan to you and you must pay it back immediately.

We may charge a fee every time a check or other debit against your Account is presented to us for payment which would result in a negative balance in your Account or cause your overdraft protection credit limit to be exceeded. We may charge this fee regardless of whether the check or other debit arises from an in-person withdrawal, a check, an electronic fund transfer, or any other type of debit transaction. We may charge this fee whether or not we pay the check or other debit.

If you do not wish for Liberty Bank to consider any overdraft items for payment, you may opt out of such coverage (but you may still be charged for a returned item). Please call our Customer Service Center or visit any branch office to opt out of complete overdraft coverage. In order for Liberty Bank to consider authorizing payment of any ATM and one-time debit card items, you must first opt into the ATM/Debit Card Courtesy Pay Program. For more information on our overdraft practices, please refer to Important Information About Overdrafts and Overdraft Fees.

Please see the Overdraft Item in our Schedule of Fees and Charges (separate document).

15. Deposits: We may accept deposits to your Account from any person. We may require a minimum deposit amount for each Account. We also have the right to refuse to accept any deposit.

16. Signature(s): For purposes of withdrawal and other Account matters, we can honor any request or order signed by any person whose name appears on the Signature Card Agreement for the Account. In some cases, we may require all owners of an Account to sign any such request or order.

17. Number of Owners: We reserve the right to limit the number of people who can conduct transactions in one Account.

18. Account Monitoring: Liberty Bank will regularly monitor customer transaction and Account activity in an effort to identify irregularities that may indicate fraud attempts against your Account and/or unlawful/prohibited transactions. If we identify suspicious activity, a Liberty Bank employee may contact you to confirm the validity of a transaction, or to request you cease certain types of transactions.

19. Terminating Accounts: We have the right to terminate any Account you have with us whenever we choose. If we do this, we will send you a check for all the money in the Account (subject to any set-off we may perform as described in Section A.8 above), within a reasonable period of time.

20. Stop-Payment Requests: You may ask us not to pay any check payable from an Account of yours. If you post date a check, you may ask us not to pay the check before its date by making a stop-payment request. Such requests may be oral or written. Oral stop-payment requests may be given by telephone. Stop-payments cannot be placed on certain electronic fund transfers (such as internet purchases, telephone authorizations and checks that are converted to an electronic payment at the point of purchase.)

All stop-payment requests must be made to one of our officers or tellers during banking hours and while the officer or teller is at the Bank or using Online Banking. You must give us the Account number, name of the payee, the EXACT date, number and amount of any check you ask us not to pay. You must also give us any other information we reasonably require to allow us to identify you and the check you ask us not to pay. If you fail to do so, we will have no liability for failure to honor your stop-payment request.

Oral stop-payment requests are valid for only fourteen (14) days unless confirmed in writing during that period. Written stop-payment requests are valid for six (6) months (unless applicable law requires us to honor the written stop-payment request for a longer period of time) and may be renewed in writing any number of times.

You agree that, if an Account is in the name of more than one person, any one of those persons may ask that any check payable from the Account be stopped, even though the check was drawn by one of the others.

We will charge your Account our then-current stop-payment fee, as outlined in our Schedule of Fees and Charges (separate document), when you first ask us (orally or in writing) to not pay a check. We will not charge an additional stop-payment fee if you confirm an oral stop-payment request in writing within fourteen (14) days, as described above, and we will not charge an additional stop-payment fee the first time you renew a written stop-payment request in writing for an additional six (6)
Personal Deposit Account Agreement

months. For any subsequent written stop payment renewal requests, you will be charged the current stop payment fee, as outlined in our Schedule of Fees and Charges (separate document).

We will not be liable for failing to honor a stop-payment request or releasing a stop payment request if we did not have a reasonable time to act on it, or if our failure to stop payment or release a stop payment causes some checks or other debits to be dishonored by us due to insufficient funds or for any other reason.

You agree to indemnify, defend and hold us harmless against all costs, including attorneys’ fees, actions, damages or claims related to, or arising from your action in refusing payment of a check or including claims of any joint depositor, payee, or any other party having an interest in the checks, or in failing to stop payment of a check as a result of incorrect information provided by you.

21. Powers of Attorney: We may rely on any power of attorney made by you until we receive actual notice of your death or the revocation, termination or suspension of such power. We may rely on a power of attorney made by you even after we receive actual notice of your incapacity, unless your power of attorney expressly indicates otherwise. We will not be held responsible for any improper use of your power of attorney by any person holding your power of attorney that occurs before we receive actual notice of the revocation or termination of such power.

You and the person to whom you have given your power of attorney, also known as an agent, each agree to notify us promptly and in writing if the power terminates, is revoked or is suspended. Whenever a person holding your power of attorney makes a deposit or a withdrawal from your Account, that person is automatically confirming that the power has not been terminated or revoked.

We may request additional documentation regarding a power of attorney, including a certification from the agent of any factual matters and an opinion of counsel as to any legal matters or an English translation of any power of attorney that is not in English. We may accept a power of attorney or we may refuse to accept a power of attorney in certain circumstances, such as if we believe that the action requested is outside the scope of authority granted in the power of attorney, if we believe that the power of attorney has been revoked, terminated, or suspended, if the proposed action is illegal, if the agent refuses to provide an opinion of counsel, translation, or certification upon our request, or if we have a good faith belief that you may be subject to physical or financial abuse, neglect, exploitation, or abandonment by the agent or person acting for or with the agent.

22. Court-Appointed Fiduciaries: We will not let any person claiming to be the conservator of your property or the executor or administrator of your estate make any transactions in your Account until we are provided with satisfactory evidence of that person’s authority as your “fiduciary.” We may require new evidence of authority as often as we think appropriate. The law and the court order or decree appointing the fiduciary will define the rights and duties of the fiduciary. We will not be held responsible for any failure of the fiduciary to perform any of the fiduciary’s duties.

23. Joint Accounts: Accounts opened in the name of more than one (1) person, together with all dividends or interest credited thereon, shall be held by us for the exclusive use of those persons who sign the Signature Card Agreement for the Account, and may be paid to any of such persons during the lifetime of all of them or to the survivor or survivors of them, without regard to who contributed the funds on deposit in the Account.

Each joint depositor will be responsible for all overdrafts and set-offs against a joint Account, even if the joint depositor did not authorize the check, debit or other obligation which created the overdraft or set-off.

24. Levies: If we are served by a governmental or legal authority with a notice of levy or court execution upon the property of any party to a joint Account, we may surrender funds on deposit in that Account up to the full amount of the levy/execution, without regard to who contributed the funds on deposit in the Account.

25. “Beneficiary” Accounts: If your Account is in your name, in trust for one or more other persons (called the “beneficiaries”), you will be the sole owner of the Account during your life. On your death, all the money in the Account will pass, in equal shares, to such of the beneficiaries as are alive at your death. If all the beneficiaries die during your life, the Account will thereafter be treated as an individual Account of which you are the sole owner.

If you open an Account of this kind, you must provide us with the address and federal taxpayer identification number of each beneficiary in addition to your own.

26. Custodian Accounts: If you wish to make a gift to a minor, you may do so by depositing money in your name or in the name of another adult person as custodian for the minor under the “Connecticut Uniform Transfers to Minors Act.” Your rights and duties are governed by that Act (as the Act may be amended from time to time). Generally, that Act provides that money deposited in this manner will belong to the minor as soon as it is deposited. However, the custodian will have control of the Account for the benefit of the minor until the minor reaches the age of 21 years. Once the minor reaches the age of 21 years, the custodian is responsible for turning the funds over to the minor.

You may also deposit money you already hold as a custodian in a custodian Account with us.

When you open a custodian Account, you must give us the minor’s federal taxpayer identification number and address.

27. Written Trust Accounts: If you have opened an Account as trustee under a written declaration or trust agreement. Will, court
Personal Deposit Account Agreement

order, or similar instrument, the Account is called a “trust Account.” We will allow only the trustees or successor trustees or other persons named in a court order to withdraw funds or otherwise transact business with us for this type of Account.

We may require that you give us a certified copy of any trust instrument. Whether or not a copy is filed with us, we will not be held responsible for the contents or for any duty you may owe as trustee to any trust beneficiaries.

You must give us the federal taxpayer identification number of the trust.

The provisions in Section A.21 above relating to “Court-Appointed Fiduciaries” may also apply to Accounts of this type.

28. Collection Costs: We reserve the right to charge you for our costs of collection to the fullest extent permitted by applicable law, including reasonable attorneys’ fees as allowed by law, in connection with obtaining reimbursement for overdrafts, checks deposited to your Account or cashed by you which we cannot collect, other amounts you owe us, and accounting errors in your favor. If you bring a legal action against us or if we bring a legal action against you, and the legal action involves your Account or any matters discussed in this Agreement, you agree to pay us reasonable attorney fees and court costs if we win, to the fullest extent permitted by law and as awarded by the court.

29. Receipt of Fund Transfer: A “fund transfer” is a transfer of funds to or from your Account which is not initiated by a check, draft or similar paper instrument. If we receive a “fund transfer” to or from your Account, other than an electronic fund transfer governed by our Electronic Fund Transfer Information (see Section A.7 above and Part IV of this Agreement), we may, at our sole discretion, refuse to accept the “fund transfer”, except as required by law. If we accept the “fund transfer”, we may, at our sole discretion, send notice by first class mail to your address as it appears on our records for such purposes, but we are not required to send notice on other than your monthly Account statement.

30. Abandoned Accounts: Your Account may be considered abandoned under applicable law if you do not use the Account or if you do not acknowledge the Account for a certain time period set forth by law. If your Account is considered abandoned, we may be required by applicable law to turn over the funds in your Account to the State of Connecticut or some other governmental authority. You may be able to reclaim funds we turn over to a governmental authority if you are able to prove that you own the funds, and after you meet the other requirements of applicable law. We reserve the right to automatically close your Account if it has a balance of $1.00 or less for a period of 6 months. Accounts with a zero balance may be closed at 45 days.

31. Notices: You agree that whenever you give us any oral, written, or electronic notice of any matter concerning your Account(s) with us, you must give us the notice in a manner and at a time that gives us a reasonable opportunity and a reasonable period of time in which to receive, process, and act on your notice. You also agree to take all reasonable security and safety precautions whenever you give us any oral, written or electronic notice of any matter concerning your Account(s) with us. (Our Electronic Fund Transfers Information contains additional terms and conditions for electronic notices sent to us. Please see Part IV of this Agreement below.)

32. Evidence of Transactions: You agree that a photographic, computer, or electronic record or copy of any withdrawal, transfer, or other transaction involving your Account shall be evidence establishing your liability in any legal action involving you and us.

B. Disclosure of Account Information

1. General: We will disclose information to third parties about your Account(s) and/or your Account transactions in the following instances:

(a) We will disclose information where it is necessary for completing Account transactions, or collecting checks, or for investigating possible errors in Account transactions.

(b) We will disclose information as allowed by law in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, payee, or holder of a check issued by you, at your request or on your behalf.

(c) We will disclose information in order to comply with any law, court order, or proper governmental request, such as subpoenas, tax information, Bank examinations and reports of unusual cash transactions.

(d) We will disclose information if you give us your written permission.

(e) We will disclose information to our agents, auditors and collection attorneys.

(f) We will tell a holder of one of your checks or a merchant attempting to process a point-of-sale debit to your Account whether it would be paid or honored if presented at the time of the request.

(g) We will disclose information to government officials in connection with suspected violations of law.

(h) We will disclose information to third parties if you owe us money and we take legal action to get it.

(i) We may disclose information relating to an Account which does not identify you or your Account.
Personal Deposit Account Agreement

(j) We will disclose information to carry out your instructions to another party that, under an agreement with us, assists us in providing Account services to you (including, for example, electronic fund transfer Account services).

(k) We may disclose information relating to your Account which is allowed to be disclosed under State and Federal privacy laws.

(l) We may disclose information as allowed by law to our present and future subsidiaries and affiliates, in order to offer you additional or improved financial products and services available through Liberty Bank (including our present and future subsidiaries and affiliates).

(m) We may also have other lawful reasons for disclosing information to third parties about your Account(s) and/or about your Account transactions.

2. Telephone Monitoring: For quality control, customer service, and employee training reasons, you agree that if you telephone the Bank for customer service or related reasons (including reasons unrelated to your Account), your telephone call may be randomly selected for monitoring by a Bank-authorized customer service supervisor, without any notice to you during your call. We will use this random call monitoring only to help maintain and improve the quality of service we provide to our customers.

3. Withdrawals: To make an “over-the-counter” withdrawal from your Passbook savings type Account, you must present your Passbook and a signed withdrawal order. To make an “over-the-counter” withdrawal from your statement savings type Account, you must present identification and a signed withdrawal order. To ask us for permission to withdraw funds from a CD Account before the Maturity Date, you must present the original CD we gave to you when you opened the CD Account. (See Part I on “Certificates of Deposit” for additional information about withdrawals from CD Accounts.)

Every payment we make to a person presenting your Passbook or CD to us with a signed withdrawal order will be valid, provided we exercise reasonable care. This means that if anyone obtains possession of your Passbook or CD and withholds from your Account by forging your signature on a withdrawal form, we will not be liable to you for the amount withdrawn unless you previously notified us in writing that the Passbook or CD was lost prior to the withdrawal or we were negligent in permitting the withdrawal. (See subsection 5 on “Lost Passbooks and Certificates of Deposit” below.)

4. Withdrawal of Interest: You may withdraw interest that has been credited to any of your Accounts, including CD Accounts, without penalty.

5. Lost Passbooks and Certificates of Deposit: If you believe that any Passbook or CD of yours has been lost or stolen, you agree to notify us immediately and in writing. If you cannot find the lost item after a thorough search, you agree to appear at the Bank office where the Account was opened and sign an affidavit of loss. This affidavit must be signed by all owners of the Account. (If any of the owners cannot appear at our office, their signature must be notarized.) You and the other Account owners also agree to give us a surety bond and/or any other additional documentation that we may reasonably require. After the affidavit and all other documents we reasonably require are signed, we will replace your lost or stolen CD or Passbook. In the case of a lost Passbook, we may transfer the funds to a new Account.

6. Checks: We will serve as your agent for the purpose of purchasing checks and deposit slips to be used for transactions in your Account. We may deduct from your Account our then-current check printing fees for any checks you purchase. You agree to order supplies in time to avoid running out of checks and deposit slips.

We can require that you use our forms for making deposits, withdrawals and any other Account matters. If, at our discretion, we honor a check that you write (or that you authorize someone else to sign and submit on your behalf) using a form other than the checks you obtain through us, we may impose a service charge when that check is presented for payment.

7. Certified Checks: We will certify checks at our sole discretion. If you lose any check that we certify for you, you agree to notify us immediately and in writing. If you cannot find the lost certified check after a thorough search, you agree to appear at the Bank office where the Account was opened and sign an affidavit of loss together with such other documents as we may reasonably require. You also agree that we do not have to replace any lost or stolen certified check unless and until you give us a surety bond and/or any other additional documentation that we may reasonably require.

8. “Stale” Checks: A stale check is one presented for payment more than six (6) months after its issue date. We will have no liability to you for paying a stale check unless you prove we were negligent in doing so.

9. Postdated Checks: We may pay any postdated check drawn on your Account before the date written on it. If we do, we will have no responsibility to you for paying the postdated check before the date written on it, or for refusing to honor subsequently presented checks which would overdraw your Account. If you do not want us to pay a postdated check before the date written on it you agree to follow the “Stop-Payment Requests” procedures outlined in Section A.20 of this Agreement above.

10. Savings Subaccount: We may at our discretion establish a special savings subaccount (the “subaccount”) linked to your checking type Account. You will not be allowed to directly access this subaccount. This subaccount is only for our internal accounting and other purposes. This subaccount will not affect your checking type Account statements, balances, FDIC
insurance, funds availability, or interest earned. As is the case with all our savings type Accounts, we reserve the right to require at least 7 days’ advance written notice of withdrawal from the subaccount. (See Section A.12.)

We may transfer funds from your checking type Account into the subaccount after we have finished processing withdrawals, transfers, and checks presented to us for payment from your checking type Account. We may also transfer funds out of the subaccount as needed (up to 6 times in any calendar month) to cover withdrawals, transfers, and checks presented to us for payment from your checking type Account. As part of the 6th transfer of funds during a calendar month from the subaccount to your checking type Account, we will transfer the entire balance from the subaccount to your checking type Account, and we will not make any more transfers of funds between your checking type Account and the subaccount for the rest of that calendar month.

C. IRA and Keogh Accounts

**Individual Retirement Accounts**: The IRA Disclosure Statement and related Custodial Account Agreement contain additional terms and conditions that apply to Individual Retirement Accounts.

D. Money Market Type Accounts

1. **Eligibility**: A money market type Account may be maintained by individuals, fiduciaries, or any type of profit or non-profit organization, including corporations, partnerships and trusts. For more information about limitations, please refer to Transaction Limitations in Part I of this Agreement.

2. **Interest Rate - Minimum Balance**: The rate at which interest will be paid on your money market type Account balance will be set by us and may change on a regular or irregular basis at our sole discretion. To learn our current interest rates and minimum balance requirements, you may call any of our branch offices or the Liberty Bank Customer Service Center at 1-888-570-0773 during business hours.

For specific information regarding the payment of interest on money market type Accounts please refer to our Truth In Savings Information (Part I of this Agreement).

3. **Checks, Etc**: The provisions of these Terms and Conditions relating to checks, certified checks, “stale” checks, and postdated checks set forth under the “Disclosure of Account Information” section above (see Sections B.6 through B.9 above) also apply to your money market type Accounts.

E. Individual Development Accounts

**Individual Development Accounts**: Your Individual Development Account (IDA) plan documents contain additional terms and conditions that apply to your IDA Plan.

F. Stop Payment Requests for Official Checks and Money Orders

You do not automatically have the right to stop payment on cashier’s checks, certified checks, or teller checks (collectively, “Official Checks”) or Money Orders you obtain from Liberty Bank. If you notify the Bank of a lost, stolen or destroyed Official Check or Money Order, the Bank may, in its sole discretion, elect not to honor such instrument.

In the event that an Official Check or Money Order is lost, stolen or destroyed, please contact the Bank for the procedures you must follow to obtain reimbursement or to have the Official Check or Money Order reissued. In general, you will have to complete and sign under penalty of perjury a Declaration of Loss form, describing the Official Check or Money Order, and how it came to be lost, stolen or destroyed. The Declaration of Loss certifies that the Official Check or Money Order has not been endorsed prior to being lost, stolen, or destroyed. In addition, by signing the Declaration of Loss, you agree to indemnify Liberty Bank against any and all loss, liability, costs, claims, damages, or expenses (including reasonable attorney fees and costs) which result from Liberty Bank complying with your request. You will also need to complete and sign a Claim to a Lost, Stolen or Destroyed Money Order/Official Check.

The Bank, at its discretion, may wait ninety (90) days from the date the Official Check or Money Order was issued before the Bank pays your claim. If ninety (90) days has already passed, then the Bank will seek to act on your claim within a reasonable time. If the check is presented during the ninety (90) day waiting period, the Bank may pay the item to a person entitled to enforce the check. If this happens, the Bank will not pay your claim.

If the Bank determines that an Official Check or Money Order is presented by or on behalf of a person who may be a holder in due course or who may otherwise have the right to obtain payment of the instrument from the Bank, the Bank may, without notice to you, pay the instrument, even though you may have paid the Bank a fee not to honor the check.

NOTE: Stop Payments can not be placed on certain electronic fund transfers (such as internet purchases, telephone authorizations and checks that are converted to an electronic payment at the point of purchase).

These items will not be stopped and will be paid if they come through ACH. This is because NACHA does not allow for an
Personal Deposit Account Agreement

authorization to be revoked by a customer for ACH transactions of POP (point of presentment), WEB (internet based) or TEL (telephone based authorizations).

G. Amendments

We can amend these Terms and Conditions, our Truth in Savings Information (see Part I of this Agreement), our Balance and Monthly Maintenance Service Charge Information (see Part I of this Agreement) and our Schedule of Fees and Charges (separate document) as often as we wish, upon written notice posted in our lobbies. We will also send you written notice of the change if and as required by applicable law.

PART III: Funds Availability Information

Our policy is to delay the availability of funds that you deposit in your Account. During the delay, you may not withdraw the funds in cash and we do not have to use the funds to pay checks that you have written or to honor other requested withdrawals or debits from your Account. For Mobile Check Deposit please refer to separate Mobile Check Deposit Services Agreement.

1. Determining the Availability of a Deposit

The length of the delay is counted in “Business Days” from the day of your deposit. Every day is a “Business Day” except Saturdays, Sundays, and Federal holidays. If you make a deposit through our Automated Teller Machine before 3:00 p.m. on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit through our Automated Teller Machine after 3:00 p.m. or on a day that we are not open, we will consider that the deposit was made on the next “Business Day” that we are open. If you make a deposit in person at one of our branches to one of our employees any time on a “Business Day” that we are open, we will consider that day to be the day of your deposit. If you make a deposit by any other means, (for example, if you mail the deposit or use night deposit services) the “Business Day” that we are open on which we receive the deposit will be the day of deposit.

The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. Funds from the following deposits are generally available on the day we receive the deposit:

• Cash
• Wire Transfers and Electronic Direct Deposits to your Account, such as Social Security benefits and payroll payments
• Checks drawn on Liberty Bank
• U.S. Treasury Checks that are payable to you
• Connecticut State and local government checks that are payable to you
• Cashier’s, certified, and teller’s checks that are payable to you
• Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Service money orders, if these items are payable to you

Next-Day Availability. Funds from deposits are generally available on the first “Business Day” after the day of your deposit.

2. Longer Delays May Apply

A. During the first 30 calendar days of a new customer’s new Account, a five business day hold may be placed for any and all checks deposited into this new Account. A Notice of Delayed Availability will not be provided at the time of the deposit.

B. Funds you deposit by check may be delayed for a longer period of time under the following circumstances:

• We believe that a check you deposit will not be paid.
• You deposit checks totaling more than $5,525 on any one day.
• We/You redeposit a check that has been returned unpaid.
• You have overdrawn your Account repeatedly in the last six months.
• There is an emergency, such as failure of communications or computer equipment.

C. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than six “Business Days” after the day of your deposit.

Holds on Other Funds. If we cash a check for you that is drawn on another Bank, we may withhold the availability of a corresponding amount of funds that are already in your Account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another Bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another
Personal Deposit Account Agreement

Account with us. The funds in the other Account would then not be available for withdrawal until the time periods that are described elsewhere in this Funds Availability Information.

Part IV: Electronic Fund Transfers information

Definitions:

“Account” means any consumer deposit Account you have with us from or to which we allow electronic fund transfers (“EFTs”).

“ATM” means any automated teller machine where you can use your Card and PIN.

“ATM Card” means the Liberty Bank ATM Card which can only be used at ATM terminals as described in Section 1.(d) below.

“Available Funds” means the money in your Account which can be withdrawn or transferred, together with any credit you may have available to you under your overdraft protection agreement with us (if applicable). Available Funds may be less than the entire balance in your Account if, for example, we have placed a “hold” against certain funds in your Account to allow a reasonable time for checks deposited to or cashed against your Account, or to allow certain Account withdrawals, such as point of sale (POS) transfers, to clear.

“Bill Payment (Bill Pay)” is an additional service we offer with the assistance of another party, under the terms of a separate agreement between you and the other party, that allows you to request transfers of funds to third parties.

“Business Day” means every Monday through Friday except Federal holidays.

“Card” means the Liberty Bank ATM and/or the Liberty Bank Debit Card.

“Checking Account” means any checking type Account that we offer and that you have selected in your application for the EFT service.

“Debit Card” means the Liberty Bank Debit Card which can be used at either an ATM terminal or for purchases as described in Sections 1.(e) and 1.(d) below.

“Electronic Fund Transfer” or “EFT” is a transfer of funds at our Bank that is initiated electronically. The EFT services we offer are listed in Section 1 below.

“LibertyLine” means our automated voice response telephone banking system.

“LibertyLine Telephone Banking PIN” is the 4 digit code automatically assigned to you when you open an Account. You have the option of changing this PIN through our LibertyLine telephone banking system.

“Login ID” is the confidential ID you set up after enrolling for Online Banking. You will need this information along with your Password to access Online Banking.

“Online Banking” means our system that allows you to access your Accounts and make transfers through the Internet.

“Overdraft Protection” means the overdraft protection line of credit you have with us (if applicable).

“Password” is the confidential string of text that must be a minimum of 8 characters that you set up yourself after enrolling for Online Banking. You will need this information along with your Login ID to access Online Banking.

“PIN” means, as applicable, the personal identification number you agree to use to identify yourself when using an ATM or POS terminal or making a telephone transfer.

“Point of Sale” or “POS” terminal means an electronic terminal at which you can use your Debit Card and PIN to pay for goods and services and receive cash by debiting your Account.

“Preauthorized Transfers” means transfers you have arranged in advance for us to make, including checks written to third parties, POS transfers, telephone transfers, and transfers made through Online Banking, including transfer orders made in advance through Online Banking.

“Savings Account” means the savings type Account and/or the money market type Account you have selected for the EFT service.

“Transfers Outside the Bank” is an additional service which offers:

“A2A” This service allows you to transfer funds between an Account you have with Liberty Bank and an Account you have at another financial institution.

“P2P” This service allows you to send money to, or request money from a person online.

“We”, “us” and “our” mean Liberty Bank.

“You” and “your” mean anyone who has an Account with us and is authorized to use the applicable EFT.

1. WHAT IS AN EFT? An EFT is a transfer of your funds at our Bank which is initiated electronically, for example, by telephone, computer, Internet access device, ATM or POS terminal. We currently offer the following EFT services:

(a) Direct Deposit: You can arrange for the direct deposit to your Account of Social Security benefits or other deposits such as
Personal Deposit Account Agreement

payroll, that we allow to be deposited directly to your Account electronically, including through the computer or Internet access device.

(b) LibertyLine: If you have requested LibertyLine telephone banking, you may use your Account number and your LibertyLine Telephone Banking PIN and Social Security Number to make the following types of transfers by telephone:

(i) Transfer Available Funds between your checking and savings Account
(ii) Transfer Available Funds from your checking or savings Account to make a payment on a Liberty Bank Account
(iii) Find out what the current Available Funds balance is on your checking or savings type Account. If you have Overdraft Protection, you can, by overdrawing your checking Account obtain a loan advance from the credit available under your Overdraft Protection.

To use the LibertyLine call (860) 638-2999 or 1-800-622-6732.

(c) Preauthorized Payments: You can arrange to have payments or transfers (that we allow) made from certain Accounts automatically. These payments or transfers are made to third parties such as insurance and utility companies.

(d) Services Available at our ATMs: You may use your Card and PIN to do the following at our ATMs:

(i) Withdraw Available Funds between those Accounts that you requested for the EFT service
(ii) Make deposits to those Accounts that you requested for the EFT service. (This EFT service is not available at ATMs that are located at other Banks.)
(iii) Transfer Available Funds between those Accounts that you have requested for the EFT service.
(iv) Find out what the current Available Funds balance is on your checking or savings Account.
(v) If you have Overdraft Protection, you can, by overdrawing your checking Account, obtain a loan advance from the credit available under your Overdraft Protection.

(e) Other Services Available with your Debit Card and PIN: You can pay for purchases by accessing your checking Account with a Debit Card (whether through a POS terminal or otherwise) at merchants that have agreed to accept the Debit Card (in some cases together with the PIN) for this purpose. At the time of the purchase, you may also be able to withdraw cash, subject to cash availability and merchant agreement. POS transfers are not available at all places or merchants.

(f) Other EFTs: Some merchants and other payees may allow you to pay them (in person or through the mail) with a check drawn against your checking Account, which the merchant or other payee will convert into a one time EFT debit request (using the checking Account number, Bank routing number, serial number and other information on your check). If we receive such an EFT debit request, we will treat the request as a type of POS transfer subject to this Agreement provided the request is in a form we can conveniently process. Some merchants or other payees may allow you to pay them (by telephone or Internet) by authorizing a one-time EFT debit from your checking Account. In such a case, the merchant or other payees will ask you for information such as your checking Account number, the Bank routing number that appears on your checks, a serial number and other information. If you give this information to the merchant or other payees, we may receive a one-time EFT debit request from the merchant for the amount you owe the merchant. If we receive such an EFT debit request, we will treat the request as a type of POS transfer subject to this Agreement provided the request is in a form we can conveniently process.

(g) When Service is Available: Liberty Bank ATMs and ATM Switch Network ATMs are open 24 hours every day, except:

(i) All ATMs are closed briefly each day for balancing.
(ii) ATMs located inside Bank premises are open only during banking hours.

Except as noted above our Electronic Fund Transfer (EFT) services are generally available 24 hours every day but may be closed for maintenance, for security reasons, or due to malfunction.

(h) Limitations on Availability of Services. We are members of an ATM Switch Network, and all of the transactions described above may not be available at all ATMs or POS terminals where you can use your Card and PIN.

We only allow one type of EFT service for Passbook savings type Accounts: direct deposits to the Passbook savings type Account (see subsection (a) above). We do not otherwise allow Preauthorized Transfers from a Passbook savings type Account and you cannot use a Card to access a Passbook savings type Account.

2. AGREEMENT. By using your Card or by using an EFT service, you agree to the rules in this Part IV. Electronic Fund Transfers Information, for the type of EFT service that you use. By requesting or using Bill Pay you also agree to the separate Bill Pay Terms and Conditions referred to in Part V(o) of our Personal Deposit Account Terms and Conditions (Part II of this Agreement) contains additional rules about the use of your Account.

You agree that if you give your Card or your PIN, or your Login ID and Password, to another person, or if you ask us to issue a Card and a PIN or a Login ID and Password to another person, you will be responsible for all transactions done by that other person, just as if you had made the transactions yourself, unless and until you notify us that
Personal Deposit Account Agreement

further transactions by that other person are no longer authorized by you. If you notify us orally, we may ask you to confirm
the notification in writing. Any Card and/or PIN and/or Login ID or Password issued to another person at your request will
be subject to this **Part IV. Electronic Fund Transfers Information**. (See also Section 15 below.)

3. GENERAL LIMITATIONS ON TRANSACTIONS.

(a) **General**: We may limit the number, type and form of Accounts to or from which we will allow EFTs (see, for example, 
Section 1(h) above).

(b) **Overdrafts and Transfers that exceed Daily Limit**: If you do not have enough Available Funds to cover a transaction, or
if a transaction would go over the daily limit described below in Section 4(a), you agree that we do not have to permit the 
transaction. You also agree that you will not request any transaction which would cause your Account to become over-
drawn, or which would otherwise break the rules in this **Part IV. Electronic Fund Transfers Information** or in any other 
part of this Agreement. (See also Section 2 above.)

(c) **If any of your Accounts has an overdraft, for whatever reason:**
   (i) You agree to pay us the amount of the overdraft promptly. If you do not pay promptly, you also agree to pay our col-
   lection costs, including attorneys fees, as allowed by law.
   (ii) We may reduce the amount of the overdraft by using our right of set off (as described more fully in Section A.8 of **Part 
   II** of this Agreement).

4. LIMITATIONS ON ATM AND POS TRANSACTIONS.

(a) **Daily Limit for Withdrawals with a Card and PIN**: You may withdraw up to your daily limit during a 24-hour period by
   using your Card and PIN. A daily limit of $500 generally applies; however, you have the option to set a lower limit for
   withdrawals. This daily limit applies separately to each cardholder, and applies even if you have access to more than
   one Account with your Card and PIN. This daily limit applies to the total of all ATM withdrawals from all checking and
   savings Accounts with a Card and PIN. If on a particular day, the amount of Available Funds in your Accounts totals less
   than the daily limit, you may not withdraw more than the total of Available Funds on that day with a Card and PIN.

(b) **Limit on transfers with a Card only**: Some merchants may allow you to use your Card without your PIN to pay for pur-
   chases. The daily limit described in subsection (a) above does not apply to any POS transfers you are allowed to make
   with your Card alone, without your PIN. We may adjust this limit upon request.

(c) **In deciding whether to process a POS transfer from your Account that is made with your Card alone, and with-
   out your PIN**, you agree that we may either (1) immediately debit your Account for the amount of the POS 
   transfer as soon as we receive any electronic or other notice of the POS transfer, or (2) place a “hold” on funds
   in your Account in an amount equal to the POS transfer as soon as we receive any electronic or other notice
   of the POS transfer. If we place a “hold” on funds in your Account to cover a POS transfer that you make with
   your Card alone, without your PIN, we do not have to make the funds that are subject to a “hold” available to
   you for withdrawal or to pay for any transfer from your Account, apart from the POS transfer that was the
   reason for our putting the funds on “hold.”

(d) **Other limitations**: During a malfunction of an ATM or POS terminal, our computer system or the ATM or POS system,
   we may limit the number, dollar amount and the types of EFTs you can make, including the types of Accounts you can
   access with a Card (whether or not at an ATM or POS terminal).

(e) **For security reasons**, there are other limits on the number and dollar amount of EFT transactions you can make, in addi-
   tion to the limits that are described in this Agreement.

(f) **Other limitations may apply at merchants or at ATMs or POS terminals which you can access through the ATM and POS
   Switch Network**.

5. DOCUMENTATION AND TELEPHONE INQUIRY.

(a) **Account statement and receipts**: You have a right to receive certain types of documentation and information concern-
   ing EFTs. You will get a monthly Account statement unless subsection (c) below applies to you. You can get a written 
   acknowledgment at the time you make a transaction through an ATM or POS terminal, unless the ATM or POS terminal
   is not working properly or if your transaction is under $15.00. This acknowledgment will show certain information such
   as the amount of your transaction, the type of transaction, and the date of the transaction.

(b) **Direct Deposits**: You can arrange to have direct deposits made to your Account on a regular basis from the same person
   or organization.
   If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same 
   person or organization, you can call us toll free at 1-888-570-0773 to find out whether or not the deposit has been made.
6. PREAUTHORIZED PAYMENTS FROM YOUR ACCOUNT.

(a) Stop Payment: If you have told us in advance to make regular payments out of your Account. (See also section 1(c) above) you can stop any of these payments. Here's how: Call us toll-free at 1-888-570-0773, or write us at: Electronic Funds Department, Liberty Bank, 315 Main Street, P.O. Box 2700, Middletown, Connecticut 06457 in time for us to receive your request three (3) Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and send it to us at an address we specify within fourteen (14) days after you call. If we require you to put your request in writing and send it to us within fourteen (14) days and you do not do so, then your oral stop payment request will cease fourteen (14) days after it has been made and we may thereafter make the payment if it is demanded by the particular person or organization involved.

NOTE: If you want to stop regular preauthorized payments out of your Account permanently, you must notify the person or organization you have told us to pay. A stop payment request which we receive will only stop the particular payment to which it applies, unless you specifically instruct us otherwise. If you instruct us to stop these payments permanently we will do so, but we may require you to send us a copy of your notice to the person or organization you told us to pay. Our charge for processing a stop payment request is disclosed in our Schedule of Fees and Charges (separate document as amended from time to time).

This Section 6(a) does not apply to Bill Pay stop payment or cancellation requests. Bill Pay stop payment and cancellation requests are governed by the separate Bill Pay Terms and Conditions referred to in Part V(o).

(b) Notice of Varying Amounts: If regular preauthorized payments out of your Account may vary in amount, either we or the person or organization you have told us to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may ask us or the person or organization you are going to pay to give you this notice only when the payment would differ by more than a certain amount from the prior payment or when the amount would fall outside certain limits that you set. We will not be liable if the person or organization you are going to pay fails to give you notice of varying amounts.

(c) Liability for Failure to Stop Payment of Preauthorized Payments: If you ask us to stop a regular preauthorized payment out of your Account three (3) Business Days or more before the transfer is scheduled to be made by giving us a proper stop payment request (as explained above), then if we do not follow your request to stop payment, we will be liable for certain types of losses or damages which you may suffer.

(d) Stop EFT: Unless otherwise stated in this Agreement, you cannot stop an EFT, other than a preauthorized payment.

7. CHARGES. Our fees for EFTs are disclosed in our Schedule of Fees and Charges (separate document as amended from time to time). If you use an ATM that is not owned by us, you may be charged a fee by the ATM operator, or any network used to complete the EFT (and you may be charged a fee if you ask what your current Available Funds balance is in your checking or savings Account at such an ATM even if you do not complete any other EFT).

8. OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS. If we do not complete a transfer to or from your Account in a timely manner in accordance with the terms and conditions of this Part IV, Electronic Fund Transferring Information and normal banking procedures or in the correct amount according to your instructions, we will be liable for certain types of losses or damages which you may suffer. However, there are some exceptions. We will not be liable in the following instances:

(a) We will not be liable if, through no fault of ours, you do not have enough Available Funds in your Account to make the transfer.

(b) We will not be liable if the Account has a “hold” on it for the amount of all or part of the funds necessary to make the transfer.

(c) We will not be liable if the ATM, POS terminal, LibertyLine, Online Banking or the system that supports any of these services was not working properly and you knew or should have known about the breakdown when you started the transaction.

(d) We will not be liable if you do not give us, where applicable, your name, correct PIN or Login ID and, where applicable, correct Account numbers and Passwords when starting the transfer.

(e) We will not be liable if circumstances beyond our control prevent the transfer despite reasonable precautions that we have taken. Such circumstances include (for example) delays or losses of payments caused by the U.S. Postal Service, equipment failure or breakdown, acts of God, or other conditions beyond our control.

(f) We will not be liable if we do not receive proper instructions or notifications for the use of the Account for EFTs or proper instructions for the particular transfer.
Personal Deposit Account Agreement

(g) We will not be liable if the ATM or POS terminal where you are making a withdrawal does not have enough cash.

(h) We will not be liable if the funds in your Account are subject to a Court order, legal process or other encumbrance restricting such transfer.

(i) We will not be liable if your Card has deteriorated or has been damaged so that it does not function properly.

(j) We will not be liable if your Card, PIN, Login ID or Password has been reported lost or stolen.

(k) We will not be liable if you do not follow the procedures in this Part IV, Electronic Fund Transfers Information (or any other part of this Agreement), or any applicable LibertyLine, or Online Banking or other instructions on how to make a transfer or payment.

(l) We will not be liable if the transfer would not be within the daily limit described in Section 4(a) above.

(m) We will not be liable if you fail to confirm the completion of a transfer made through LibertyLine, or Online Banking.

(n) We will not be liable if we have reason to believe that you or someone else are using the Card, ATM or POS terminal, LibertyLine, or Online Banking for fraudulent or illegal purposes.

(o) We will not be liable if you or we have terminated your ability to use our EFT services, or we have canceled your Card and/or your PIN Login ID and/or Password.

(p) We will not be liable if the telephone or Internet access device you are using for the transaction fails or malfunctions.

(q) There may be other reasons under Federal or State law why we will not be liable.

NOTE: The separate Bill Pay Terms and Conditions referred to in Part V(o) above describe additional circumstances under which we will not be liable for failure to complete a Bill Pay transfer.

9. Overdraft Protection. If you have Overdraft Protection, you can use the Card and/or PIN and/or Online Banking Login ID and Password (as stated in Sections 1(d) and (e) of this Part IV and section (n) of Part V, to the extent applicable) to overdraw your checking Account and obtain credit in the form of loan advances under the terms disclosed to you in the overdraft protection agreement which you have already received.

10. DISCLOSURE OF ACCOUNT INFORMATION. Please see Section B of Part II of this Agreement, above.

11. IF YOUR CARD OR PIN IS LOST OR STOLEN. If you believe your Card and/or PIN and/or Login ID, Password, and/or Account number(s) has been lost or stolen or that someone has withdrawn or transferred or may withdraw or transfer money from your Account without your permission, call us toll free at 1-888-570-0773, or you may write us at: Electronic Funds Department, Liberty Bank, 315 Main Street, P.O. Box 2700, Middletown, Connecticut 06457

If you telephone us about anything described in this Section 11, we may ask you to confirm the information in your telephone call to us in writing.

12. YOUR LIABILITY. Tell us AT ONCE if you believe your Card, PIN, Login ID, Password, or Account number has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you do not promptly notify us of such loss or theft you might lose all your Available Funds. If you tell us within two (2) Business Days after you learn of the loss or theft, you can lose no more than $50.00 if someone used your Card, PIN, Login ID, Password, or Account number without your permission.

If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your Card, PIN Login ID, Password, or Account number, and we can prove we could have stopped someone from using your Card, PIN Login ID, Password, or Account number without your permission if you had told us, you could lose as much as $500.00.

If you meet all four (4) conditions described more fully below, we may waive the $50.00 and $500.00 loss limits described above, and impose zero liability on you for use of your Card or PIN without your permission. The four (4) conditions are:

(a) You must reasonably demonstrate to us that you exercised reasonable care in safeguarding your Card and PIN from risk of loss and theft.

(b) Your Account must be in good standing (e.g., not presently or recently overdrawn, and not presently or recently suspected of possible illegal or suspicious activity).

(c) We have not received more than one (1) other report of unauthorized use of your Card and/or PIN in the last 12 months.

(d) The unauthorized use of your Card and/or PIN was processed directly through MasterCard® and not through Liberty Bank or a third party ATM or POS network.

If your Account 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 first sent or made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.
Personal Deposit Account Agreement

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.
If you telephone us about anything described in this Section 12, we may ask you to confirm the information in your telephone call to us in writing.

13. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. If you think your Account statement, Passbook or receipt is wrong, or if you need more information about a transfer listed on the statement, Passbook or receipt, call us or write us as soon as you can. Our phone number for this purpose is 1-888-570-0773, Our address for this purpose is: Electronic Funds Department, Liberty Bank, 315 Main Street, P.O. Box 2700, Middletown, Connecticut 06457.
We must hear from you not later than sixty (60) days after we sent or made available to you the FIRST statement on which the problem or error appeared.
(a) Tell us your name and Account number.
(b) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(c) 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 ten (10) Business Days.
We will determine whether an error has occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days, to investigate your complaint or question. If we decide to do this, we will re-credit your Account within ten (10) Business Days for the amount you think is in error, so that you may have the 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 ten (10) Business Days, we may not re-credit your Account.
For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to provisionally credit your account for the amount you think is in error.
We will tell you the results of our investigation within three (3) Business Days after we finish our investigation. If we decide 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.

14. THE CARD. The Card belongs to us. We can take it back at any time. You agree to promptly surrender the Card whenever we or our agents request it.

If more than one person is authorized to request EFTs from your Account, or if another person has a Card and/or PIN and/or Login ID and Password that can access your Account, we cannot stop that person from making EFTs from your Account unless we cancel all Cards, PINs, Login ID's and Passwords that access the Account. (See also Section 2 above.)

If you give an ATM or POS terminal the wrong PIN, the ATM or POS terminal may keep your Card. You understand that this is for your protection.

15. YOUR CREDENTIALS. You agree that you will not give your PIN, Login ID or Password to anyone. You also agree that you will not write your PIN, Login ID or Password on the Card or on anything that is easily accessible to an unauthorized user. DO NOT WRITE YOUR PIN ON THE CARD. DO NOT KEEP YOUR PIN, Login ID or PASSWORD, ACCOUNT NUMBER(S) AND CARD IN THE SAME PLACE.

If you forget your PIN, you will have to get a new PIN and you may also have to get a new Card. We do not keep any record of your PIN, Login ID or Password. (Please also see Part V(j).)

16. JOINT ACCOUNTS. If the Account is a joint Account, the following applies:

(a) Each owner of the Account must have his or her own Card and/or PIN and/or Login ID and Password (as applicable) in order to use any of the EFT services described in Section 1 (b), (d), (e) above, and/or Section (n) of Part V.

(b) All obligations and charges that bind you under this Part IV, Electronic Fund Transfers Information, and any other part of this Agreement also bind all other owners of the Account. Each owner of the Account is jointly and severally liable for the use of the Account and for all transactions from the Account, including transactions made with any Card or PIN, and any Login ID and Password.

(c) Any one of you can give us written permission to disclose information about the Account or about transfers you make to third parties. (Please see Section B of Part II of this Agreement, above.) Any one of you can also ask us to cancel your
ability to use any or all of our EFT services, or the Cards, PINs, Login IDs and Passwords that access your Account(s), or take any other action in connection with the Account. We may make such disclosures or take such other actions without any prior or subsequent notice to or approval by the other Account owners. (Bill Pay cancellation rules are described in the separate Bill Pay Terms and Conditions referred to in Part V(o).)

17. CANCELING EFT SERVICES. We can cancel your ability to use any or all of our EFT services at any time at our discretion, without any advance notice to you. You can cancel your ability to use any or all of our EFT services by telling us in writing that you want to cancel. (NOTE: Bill Pay cancellation rules are described in the separate Bill Pay Terms and Conditions referred to in Part V(o).) However, if you wish to stop making automatic recurring payments that you have authorized, you must provide us with a separate notice in accordance with Section 6(a) above. You can also cancel your ability to use our EFT services by closing your Account(s). You agree to give us three (3) Business Days to cancel any or all of our EFT services after you give us your written notice. You remain responsible for all transfers of funds to and from your Account(s) during these three (3) Business Days.

Even if your ability to use our EFT services is canceled or ends, you understand that you will continue to be responsible for paying us whatever you owe us at that time under this Part IV, Electronic Fund Transfers Information, and the other parts of this Agreement.

18. OUR RIGHTS WITH REGARD TO OVERPAYMENTS. If funds have been deposited into your Account(s), to which you are not legally entitled, by mistake or otherwise, you agree that such amounts are debts owing from you to us and you authorize us summarily to withdraw such amounts from your Account(s) or any other Account you have with us. We can do this without giving you any advance notice or demand. We can also exercise our right of set-off to recover any such amount, as described more fully in Section A.8 of Part II of this Agreement. (An example of such an overpayment to your Account to which you are not legally entitled would be a Social Security payment received by direct deposit after your death.)

19. Remittance Transfer. A remittance transfer is a consumer foreign wire transfer. What to do if you think there has been an error or problem: If you think there has been an error or problem with your remittance transfer, call us at 1-888-570-0773 or write us at: Electronic Funds Department, Liberty Bank, 315 Main Street, PO Box 2700, Middletown, CT 06457

You must contact us within 180 days of the date we promised to you that funds would be made available to the recipient. When you do, please tell us:

1. Your name and address;
2. The error or problem with the transfer, and why you believe it is an error or problem;
3. The name of the person receiving the funds, and if you know it, his or her telephone number or address; and
4. The dollar amount of the transfer;
5. The confirmation code or number of the transaction.

We will determine whether an error occurred within ninety (90) days after you contact us and we will correct any error promptly. We will tell you the results within three (3) 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 any documents we used in our investigation.

What to do if you want to cancel a remittance transfer:

You have the right to cancel a remittance transfer and obtain a refund of all funds paid to us, including any fees. In order to cancel, you must contact us at the phone number above within 30 minutes of payment for the transfer.

When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and location where the funds were sent. We will refund your money within three business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a recipient’s Account.

20. AMENDMENTS. We can change and add to this Part IV, Electronic Fund Transfers Information, including, for example, adding or increasing fees. We will give you notice of these changes as required by law.

Part V: SPECIAL RULES RELATING TO ONLINE BANKING

Before you use Online Banking, you should read Part IV and this entire Part V carefully.

(a) Account Opening: If you opened a checking type Account, money market type Account, savings type Account or CD type Account online, your Account will be considered “opened” when you electronically accept the Electronic Signature and Consent document and we receive your initial deposit.

(b) Enrollment: To use Online Banking, you must enroll for this service by visiting www.liberty-bank.com and clicking the “Enroll Now” button in the Personal Online Banking area to get started.

(c) Limitation of Liability: We won’t be liable if we fail to complete a transfer you request through Online Banking for any
of the reasons set forth in Part IV, Section 8 above. Provided none of those reasons are applicable, if we fail to process a transaction, cause an incorrect amount of funds to be removed from your Account or cause funds from your Account to be directed to a person or entity which does not comply with your payment instructions, we will be responsible for returning any improperly transferred funds to your Account and for directing to the proper recipient any payments or transfers that were previously misdirected or not completed. THE RECREDITING OF YOUR ACCOUNT AND THE REDIRECTING OF TRANSFERS SHALL CONSTITUTE OUR ENTIRE LIABILITY FOR INCOMPLETE OR INCORRECT TRANSFERS. THESE ARE YOUR ONLY REMEDIES. IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE USE OF Online Banking, EXCEPT TO THE EXTENT SUCH DAMAGES CANNOT BE WAIVED BY LAW.

(d) WARRANTY DISCLAIMER: WE DISCLAIM ALL WARRANTIES REGARDING Online Banking, EXPRESSED OR IMPLIED. INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

(e) Your Equipment: We are not responsible for any errors or failures in your use of Online Banking which result from any malfunction of your equipment, such as your telephone, computer or your software, or your Internet access device or other system, including errors or failures that result from any computer virus or related problems that may be associated with the use of Online Banking.

(f) Accounts: You must maintain your Account, and, if applicable, your Overdraft Protection in good standing with us in order to perform transactions through Online Banking. If you do not maintain your Account in good standing we may terminate your ability to access your Account through Online Banking, or we may close your Account. We do not have to give you advance notice to take these actions.

(g) Eligible Accounts: No transfers may be made from any Account that requires two or more signatures. There may be other reasons an Account may not be eligible for Online Banking.

(h) Transfers between Accounts: There may be a one (1) Business Day delay in transferring funds between designated Accounts depending upon the day and time on which you request the transfer. All transfers are subject to funds availability. (See Part IV, Section 3 (b).)

(i) Transfers Outside the Bank: There may be a three (3) to five (5) Business Day processing time in transferring funds for Standard Transfers. There may be a two (2) to three (3) Business day processing time in transferring funds for Express Transfers.

(j) Your Login ID and Password: When you enroll for Online Banking you will be asked for a temporary Login ID and Password. Your temporary Login ID will be your Social Security Number and your temporary Password will be a combination of your Social Security Number and Date of Birth. Once enrolled in Online Banking, you will be prompted to change your Login ID and Password. You agree to select a confidential Login ID and Password and to keep this information confidential to prevent unauthorized access to your Accounts and to prevent unauthorized use of Online Banking.

We may revoke or cancel your Login ID at any time without giving you any advance notice to assist us in maintaining the security of your Accounts. The Login ID and Password are used to identify you as an authorized user of Online Banking. You therefore agree to notify us immediately if the secrecy of this information is compromised and you also agree not to reveal your Login ID and Password to any person not authorized by you to use Online Banking. The security of your Accounts depends upon you maintaining the secrecy of this information. If you believe that the secrecy of your Login ID and/or Password has been compromised you should call us AT ONCE at the number in Part IV, Section 11. You also agree to change your Login ID and Password at once if you believe your information has been lost or stolen, following the instructions on Online Banking.

We recommend that you change your Login ID and Password from time to time. You are able to change this information under the User Options tab in Online Banking. If you forget your Login ID or Password, you must call us at 1-888-570-0773 from 8:00 a.m. to 7:00 p.m. Eastern Time Monday through Friday and 8:00 a.m. to 3:00 p.m. Eastern Time Saturday to reset Online Banking so that you can select a new Login ID and Password. You agree to retain your Login ID and Password in a secure location and separate from your Internet access device. (Please also see Part IV, Section 15.)

(k) Internet Use: You understand that by using Online Banking, information about your Account will be transmitted over the Internet. You agree that our transmission of information in this manner does not constitute a breach of any duty we have to keep information about your Accounts confidential. You agree that we will not be liable if an unauthorized third party obtains information about your Accounts despite reasonable precautions we have taken to maintain the confidentiality of such information.

(l) Account Information: Some transactional information from your current statement cycle for your Accounts may be available from Online Banking. Balance and transaction information provided on any day may be current only as of the close of business on the preceding Business Day. For a complete transaction history, you should refer to the periodic
Personal Deposit Account Agreement

Account statements that we send or otherwise make available to you.

(m) Electronic Messages: Electronic messages sent by you may not be immediately received by us. See Part IV, Section 13 if you need to contact us immediately (for example, to report an unauthorized transfer from an Account). No action will be taken on your electronic message until we actually receive your message and have a reasonable opportunity to act. We will consider electronic messages sent by you to us to be the equivalent of oral or telephone messages for purposes of this Part IV Electronic Fund Transfers Information and the other parts of this Agreement.

- If we receive an electronic stop payment request from you, we may ask you to put your request in writing. (Please see Part II, Section A.20. of the Personal Deposit Account Terms and Conditions above for more information about stop-payment requests.) (NOTE: Bill Pay stop payment requests are governed by the separate Bill Pay Terms and Conditions referred to in Part V (o).)

- If we receive an electronic message from you concerning a lost Card and/or PIN and/or Login ID and Password, and/or Account number, or concerning your revocation of authorization for another person to use a Card and/or PIN, and/or Online Banking, and/or Account number, we may ask you to confirm the information in writing. (See Sections 2, 11, and 12 of Part IV.)

- If we receive an electronic message from you concerning a possible EFT error, or an EFT transaction you are unsure about, we may require that you send us your complaint or question in writing. (See Section 13 of Part IV.)

You agree that an electronic message will not meet the requirement under Part IV, and the other parts of this Agreement, that certain notices be sent to us in writing. In addition, Account transfers you make through Online Banking are considered the equivalent of transfers requested by telephone for purposes of Part IV and the other parts of this Agreement, unless the context specifically requires otherwise.

(n) Data Recording: The information and electronic messages you enter on Online Banking may be recorded. By using Online Banking you consent to such recording.

(o) Services Available through Online Banking: If you have enrolled for Online Banking, you may use your Online Banking Login ID and Password to do the following through the Internet:

(i) Obtain balances and transaction information for your Accounts.

(ii) Transfer Available Funds between your Accounts at Liberty or transfer funds outside the Bank to another institution or person.

(iii) Transfer Available Funds from an Account of yours to make a payment on a Liberty Bank loan.

(iv) Email us securely through the Secure Email option in Online Banking requesting to withdraw Available Funds from your checking or savings Account by having a check sent to you that is payable to you.

(v) Request copies of checks and send electronic messages to us.

(vi) If you have Overdraft Protection you can, by over drawing your checking Account, obtain a loan advance from the credit available to you under Overdraft Protection.

(vii) Request a stop-payment on a check or series of checks. (Please see Part II, Section A.20. of the Personal Deposit Account Terms and Conditions above for more information about stop-payment requests.)

(viii) Bill Pay. The Bill Pay service is offered through Online Banking with the assistance of another party, under the terms of a separate agreement between you and the other party. By requesting or using Bill Pay, you agree to the separate Bill Pay Terms and Conditions, in addition to the Terms and Conditions of Part IV, Electronic Fund Transfers Information. (See Part IV, Section 2.)

Part VI: Your Privacy Online – for internet users

The information age has made Online Banking easy and convenient. You can visit our web site with confidence, knowing that we are as committed to your privacy and security online as we are in more traditional banking settings.

- When you browse our web site’s informational pages, we do not collect any information that identifies you personally.

- When you visit our web site, we place “cookies” on your computer. These are files that enable our web site to recognize return visitors. We do not store any of your personal information in our cookies.

Online Banking Security At Liberty Bank, we employ the latest computer technology to protect and encrypt your data.

Liberty Bank provides additional security measures with Enhanced Login Security (ELS). ELS strengthens the safeguards in place at log in by adding steps to verify your identity. Part of this identification process includes recognizing the computer you normally use to access Online Banking. Computer verification coupled with your unique login information, is incorporated into your online identity profile. When logging in from a computer we do not
recognize, you will be required to receive a one-time passcode to a phone number that you have pre-registered with us. Your cooperation is vital to maximize the effectiveness of our security measures. Here are some steps you should take to protect the privacy of information you send and receive when you use Online Banking:

• You should use a current Internet browser with up to date security patches to access our Online Banking applications.

• Do not share your Login ID or Password with anyone you do not want to have access to your Accounts. Anyone who has your Login ID and Password has the same access to your Accounts that you have. If you suspect that an unauthorized person has obtained your Login ID or Password, please contact us immediately at (888) 570-0773.

In general, be careful of any Internet site with which you are not familiar. Avoid sending information like your Social Security number, credit card numbers, or Bank Account information unless you are in a secure site like Online Banking. When visiting new sites, be particularly aware of small windows that may randomly appear on the screen. If you are not comfortable with a newly-created window, close it immediately. The safest next step would be to exit and restart your browser.

**Contacting Liberty Via Email:** Liberty Bank offers several ways of contacting the Bank using electronic mail.

**Secure Email:** Once in Online Banking, you may use the Secure Email feature to email a Customer Service Consultant securely. This is the only secure method of email Liberty offers.

**Contact Us:** Anyone who visits our site can use a link called “Contact Us”, which appears on every page. “Contact Us” is a convenient method of exchanging non-confidential information with the Bank. It is not a secure connection and should not be used to convey any Account information.

**Email links:** The same cautions that apply to “Contact Us” apply to the Email links to Bank employees and departments that appear in various locations on our site. Use them for non-confidential information only.

Online enrollment is available to allow you to enroll for Online Banking and Bill Pay or apply for a new Account. You can be assured of the confidentiality of the information you provide, because they communicate via a secure connection.

**Here are some “do’s” and “don’ts” for contacting Liberty Bank electronically:**

**DO** use “Contact Us” to request general information on products, services, branch locations, and hours of operation.

**DO** use “Contact Us” to offer general comments on our web site.

**DO** feel free to use individual e-mail links on our site to contact specific Bank employees or departments; however, **DON’T** send financial or personal information via these links; they are not secure.

**DON’T** use “Contact Us” to apply to open an Account or to sign up for Online Banking.

**DON’T** use “Contact Us” to send your Social Security number, Account number, or other personal information.

**Links to Non-Liberty Bank Web Sites:** We provide links to other web sites that offer non-Liberty Bank services, products, or information that we think may be of interest to you. It’s important that you review the privacy policies of these sites, since we cannot control the information provided or the information collection practices of any non-Liberty Bank site you visit. We do not guarantee or endorse any of the services, products, or information provided through these sites.

**Online Privacy And Children:** In accordance with the Children’s Online Privacy Protection Act, we do not knowingly collect or retain personally identifiable information from children under the age of thirteen.

**Calculators:** The calculators on our web site do not store any personal information when you use them.

**QUESTIONS?**

If you have questions regarding our privacy policy, please Contact Us, or call our Customer Service Center at (888) 570-0773.

**Part VII: Important Information**

As you may know, the Federal Government has requested the assistance of Banks and other financial institutions in the fight to prevent the funding of terrorism and money laundering activities. Federal laws now require all financial institutions to obtain, verify and record information that identifies each individual or business who opens an Account.

What does this mean for you? Simply, when you open a new Account (deposit or loan) at Liberty Bank, you will be asked to provide your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver’s license or other identifying documents. For a commercial relationship, we will request specific documents that will allow us to identify the business entity.

We apologize for any inconvenience this may cause and appreciate your understanding and cooperation.
## Personal Deposit Account Schedule of Fees and Charges

<table>
<thead>
<tr>
<th>Charge Title</th>
<th>Details of Charge</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Check</td>
<td>Per check</td>
<td>$20.00</td>
</tr>
<tr>
<td>Certified</td>
<td>Per check</td>
<td>$3.00</td>
</tr>
<tr>
<td>Money Order</td>
<td>Per check</td>
<td>$5.00</td>
</tr>
<tr>
<td>Official</td>
<td>Per check</td>
<td></td>
</tr>
<tr>
<td>Bonds/Coupon Redemption</td>
<td>Per envelope redeemed</td>
<td>$15.00</td>
</tr>
<tr>
<td>Checking Printing</td>
<td>Price varies depending on number of check ordered and style selected.</td>
<td>Varies</td>
</tr>
<tr>
<td>Checkbook Cover</td>
<td>Price varied depending on style selected.</td>
<td>Varies</td>
</tr>
<tr>
<td>Collection Service</td>
<td>Incoming/Outgoing - per item</td>
<td>$25.00</td>
</tr>
<tr>
<td>Counter Check</td>
<td>Per check</td>
<td>$0.50</td>
</tr>
<tr>
<td>Foreign Check</td>
<td>Immediate credit, per check</td>
<td>$5.50</td>
</tr>
<tr>
<td>Legal Notice</td>
<td>Levies, Garnishments, Tax Warrants</td>
<td>$50.00</td>
</tr>
<tr>
<td>Lost Bank Article</td>
<td>Passbook, ATM or Debit - per card, Certificate (This fee does not apply to CD type Accounts opened online.)</td>
<td>$10.00</td>
</tr>
<tr>
<td>OD Protection Tran Fee</td>
<td>Per transaction</td>
<td>$8.00</td>
</tr>
<tr>
<td>Overdraft Item, Insufficient or Uncollected Funds</td>
<td>Paid or Returned (check or electronic)</td>
<td>$35.00</td>
</tr>
<tr>
<td>Paper Statement Fee</td>
<td>By mail, printed copy of your paper statement in branch or printed transaction history in branch. (Account holders age 65 or over, individual development accounts, and health savings accounts and Basic Checking are exempt from the paper statement fee.)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Research Request</td>
<td>Per hour/1 hr. minimum $10.00 deposit required</td>
<td>$20.00</td>
</tr>
<tr>
<td>Returned Check</td>
<td>Per Deposited Item</td>
<td>$15.00</td>
</tr>
<tr>
<td>Sheriff Execution</td>
<td>Per item</td>
<td>$8.00</td>
</tr>
<tr>
<td>Stop Payment Order</td>
<td>Per item</td>
<td>$25.00</td>
</tr>
<tr>
<td>Stop Payment ACH</td>
<td>Per item</td>
<td>$25.00</td>
</tr>
<tr>
<td>Wire Transfer</td>
<td>Outgoing, Domestic - per transfer</td>
<td>$20.00</td>
</tr>
<tr>
<td></td>
<td>Outgoing - Foreign - per transfer</td>
<td>$45.00</td>
</tr>
<tr>
<td></td>
<td>Incoming Domestic and Foreign - per transfer</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

### ATM AND DEBIT CARD

<table>
<thead>
<tr>
<th>Fee Description</th>
<th>Type of Transaction</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross Border Assessment Fee (For international transactions with MasterCard Debit Card or ATM Card)</td>
<td>Per Transaction</td>
<td>3% of transaction amount</td>
</tr>
<tr>
<td>Non-U.S. ATM Withdrawal (fees charged by other Banks). Fee will be included in transaction amount as one item. Withdrawals from an ATM in a foreign country may be subject to a conversion fee.</td>
<td>Price varies based on country of origin.</td>
<td>varies</td>
</tr>
<tr>
<td>Non Liberty ATM</td>
<td>Non-Liberty Bank ATM - per transaction, inquiry transfer or withdrawal.</td>
<td>$1.50</td>
</tr>
<tr>
<td>Point of Sale POS Withdraw (ELN)</td>
<td>Per Transaction</td>
<td>$0.35</td>
</tr>
<tr>
<td>Overdraft Item</td>
<td>Per Transaction</td>
<td>$35.00</td>
</tr>
</tbody>
</table>

1. This fee is waived for PayBack Checking and Quarterback® checking customers. Other Banks may charge non-customers an ATM surcharge.
2. Maximum of 5 fees per day for paid overdraft items. This limit does not apply to fees associated with uncollected fees. Fee waived if transaction causes your account to be overdrawn by $5.00 or less. Fee waiver does not apply to fees associated with uncollected funds.
An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in the following ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as a link to a savings account or an Overdraft Protection Line of Credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

**What are the standard overdraft practices that come with my account?** We do, at our discretion, authorize and pay overdrafts for the following types of transactions:

• Checks and other transactions made using your checking account.
• Automatic bill payments (such as recurring debit card and ACH payments).

We **will not** authorize and pay overdrafts for the following transactions unless you ask us to:

• ATM transactions
• Everyday debit card transactions (such as one-time debit card and ATM transactions)

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, ATM or debit card transaction, your transaction will be denied.

**What fees will be charged if Liberty Bank pays my overdraft?**

• We will charge you an overdraft item fee of $35.00 each time we pay an overdraft. If any individual transaction causes your account to be overdrawn by $5.00 or less, the overdraft fee will be waived.
• We limit the number of overdraft fees for items paid to a maximum of 5 per day per account. This limit does not apply to fees associated with uncollected funds.

**What if I want Liberty Bank to authorize and pay my overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call our Customer Service Center at 888-570-0773; visit www.liberty-bank.com/you/checking/atm-debit-courtesy-pay or visit any Liberty Bank branch office. No action is required if you do not wish to opt in to ATM/Debit Card Courtesy Pay.

**What if I no longer wish to have the standard overdraft practices that come with my account?** If you do not wish for us to consider any overdraft items for payment, you may opt out of such coverage (but you may still be charged for a returned item). Please call our Customer Service Center at 888-570-0773 or visit any Liberty Bank branch office to opt out of all overdraft practices.
Current rates:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Minimum Balance to Open</th>
<th>Minimum Daily Balance to Earn Annual Percentage Yield (APY)</th>
<th>Daily balances of $0.01-$5,000</th>
<th>Remaining daily balances over $5,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account</td>
<td>$0.00</td>
<td>$0.01</td>
<td>Interest Rate 0.10%</td>
<td>APY 0.10%</td>
</tr>
</tbody>
</table>

Effective 8/1/2020, Rate Tiers will Change to:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Minimum Balance to Open</th>
<th>Minimum Daily Balance to Earn Annual Percentage Yield (APY)</th>
<th>Daily balances of $0.01-$2,499.99</th>
<th>Daily balances of $2,500-$4,999.99</th>
<th>Remaining daily balances over $5,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account</td>
<td>$0.00</td>
<td>$0.01</td>
<td>Interest Rate 0.10%</td>
<td>APY 0.10%</td>
<td>Interest Rate 0.20%</td>
</tr>
</tbody>
</table>

Rate is variable and is subject to change at any time. Subject to 1099 Reporting. Fees may reduce earnings.

For additional information governing your account with Liberty Bank, please refer to your Personal Deposit Account Agreement.
To ensure timely payment of your $200 incentive, please be aware of the following:

- Only available to Liberty Bank loan-only customers as of May 31, 2021 who are recipients of email/online banking offer with code 200THANKS.
- Only available when opening PayBack℠ Checking or Quarter Back® Checking. Consumer accounts only; one account per customer. All account holders on the account must be new consumer checking customers. You may not have had a checking account within the past 365 days.
- Direct deposit of your payroll, social security, pension or government benefits is required within 60 days of account opening OR 5 debit card transactions must be completed within 60 days of account opening (ATM transactions do not qualify).
- $200 will be credited to new PayBack℠ Checking or Quarter Back® Checking account up to 60 days after first direct deposit transaction OR up to 60 days after completing 5 debit card transactions (ATM transactions do not qualify) while account is open.
- Offer ends on July 31, 2021, may be withdrawn at any time, may not be combined with other offers, is subject to change, and may be subject to 1099 reporting.
- No minimum balance required to obtain incentive. PayBack℠ Checking and Quarter Back® Checking require $25 minimum to open.