

COLONIAL SAVINGS, F.A. CASH MANAGEMENT ONLINE BANKING AGREEMENT

WELCOME TO COLONIAL ONLINE CASH MANAGEMENT

This online agreement contains the terms that govern the use of online banking to obtain information about your eligible business accounts, to transfer funds, or to request other bank services. By accepting this agreement, you indicate your consent to these terms. This agreement will be available to review online at any time.

PROTECTING YOUR ACCOUNT

Colonial Savings F.A. is committed to protecting the security and confidentiality of our customer account information. We use the latest technology including out of band authentication and the following to protect your account information:

- You can only access online banking with browsers that have a high security standard.
- You must have a valid User ID and password to log in.
- If no action is taken for 5 minutes, the system will automatically log off.

Your responsibility – you agree:

- To choose a strong password that cannot be easily guessed by others.
- Not to give out your User ID and password so Colonial may rely on your Colonial Online ID to identify you.
- To keep your contact information updated.
- Never leave your PC unattended or information displayed in an area where others could view it.
- To always log off at the end of a session.
- To use basic security controls on your computer, such as firewall and malware.
- To notify Colonial Savings immediately if you suspect your User ID and password has become known by an unauthorized person.

ONLINE BANKING E-MAIL COMMUNICATION

You may send secure e-mails via the messaging service located in Colonial Online. An e-mail via colonialsavingsonline.bank@gocolonial.com is sent through normal e-mail channels and is not considered to be secure. If you communicate with us via e-mail, you also agree that we may respond to you via e-mail.

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ENROLLMENT FOR COLONIAL CASH MANAGEMENT

CASH MANAGEMENT ACCOUNTS

Colonial Savings business customers must complete the mail enrollment form or contact Colonial Savings to enroll for Cash Management services. A User ID and temporary Password will be sent to the customer in the mail. The system will require you to change the password to one of your choice the first time you logon. Password guidelines are available on the Login screen and change password screen. If your User ID and password are inactive for a period of one year or longer, or you do not log in within 90 days of being issued your User ID and password, your access will be deactivated and you will be required to enroll again.

PASSWORDS

Password guidelines are available on the Login screen and the change password screen. Please choose a strong password that is not easily guessed by others. Passwords will expire every 180 days and you will be required to choose a new password. You may change your password at any time by selecting the Change Password option. Any password resets that are done as the result of a telephone call will be temporary and will require the selection of a new password the first time you logon.

ACCOUNTS LINKED TO USER ID

All Colonial Savings business accounts to which you have access will initially be linked to your User ID. If there are accounts that you do not wish to access online you may hide them from view.

INTERNAL TRANSFERS

As a Colonial Online customer you will be able to make immediate transfers between certain Colonial accounts online. All transfers are subject to the Terms and Conditions disclosed at each account opening. You may make transfers from checking, money market and savings accounts. You may make transfers to checking, money market, savings, Colonial Protect, and installment loans. Transfers are based on the available balance. If you do not have sufficient funds to complete a transfer, the transfer may not be completed. If we do complete a transfer as a service to you, you are responsible for any overdraft fees. You may transfer funds until 8:00 P.M. CST on a banking day.

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Transfers performed after 8:00 P.M or on week-ends or holidays will be available the next banking day. Transfers may also be future dated or set up on a recurring basis, for example, transfer \$50 from checking to savings every two weeks.

EXTERNAL TRANSFERS

The External Transfer function provides you with the ability to initiate fund transfers to and from accounts at other Financial Institutions. You may make transfers from and to checking, money market, savings accounts. Transfers are based on your available balance. Transfers are processed at 3:00 P.M CST on each banking day.

WIRE SERVICES

Approved Cash Management customers may request a domestic outgoing wire via the online bank. Wire cut-off time is 3:00 P.M. on a banking day. Funds must be available at the time the wire is processed. Normal wire fees apply.

ACH ORIGINATION

Approved Cash Management customers can originate ACH files via the online bank. A separate ACH agreement is required. ACH cut-off time is 3:00 P.M on a banking day. Funds must be available in the offset account for an ACH file to be processed. There is a fee of \$10.00 for each ACH file originated.

POSITIVE PAY

Positive Pay is an anti-fraud system that enables the bank and customers to work together to detect check fraud by identifying items presented for payment that the customer did not issue. Customer must contact bank to enable positive pay. Cash Management customer is responsible for creating the issued item file and reviewing exception items on a timely basis. Cut-off time for review is 10:00 A.M.

BILL PAY SERVICE CASH MANAGEMENT ACCOUNTS

You must request bill pay services by completing the bill pay enrollment form on the login page of Colonial Online. Colonial Savings F.A. bill pay services are powered by a third party. Although payments can be scheduled at any time, payments will processed on the business day you designate the bill to be processed, provided the payment request is received prior to the 3:00 CST cut-off time. You must allow sufficient time for the Payee to receive and process the payment before the payment due date. Payments typically require 5 business days to complete. Any bill payment can be changed or cancelled by you provided you access the bill pay service before cut-off time on the day prior to the business day the payment will be initiated. The bill pay service reserves the right to select the method in which to remit the funds

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to the Payee. We will not be liable for damages caused by delay in process or error in process. We will not be liable if any of the following occurs: funds are not available in your account; you had knowledge of possible equipment or system malfunctions; any information provided by you about the Payee is incorrect; there are any delays in the handling of the payment by the Payee; circumstances beyond our control; and other applicable laws and/or regulations. The bill pay section of Colonial Online has extensive Help and additional Terms and Conditions including a fee schedule. The normal Colonial Savings Insufficient Funds fee, Overdraft fee, and Stop Payment fee each apply to the bill pay service assessed. Please notify us in writing if you wish to discontinue the bill pay service. You are responsible for payment instructions made prior to your cancellation.

ERROR RESOLUTION

In case of errors or questions about online bank transactions, telephone us at 817 390-2000 or write us at 2600 West Freeway, ATTN: Online Banking, Fort Worth, TX 76102 as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any problem promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have use of the money during the time it takes us to complete our investigation.

CONTACT US

You may contact Colonial Savings during normal business hours, 8:30 A.M to 4:30 P.M., Monday through Friday. Colonial Savings phone numbers are 817- 390-2000 or 800- 937-6001. You may also contact your nearest banking center for information or to report a problem concerning Colonial Online. You may contact us via secure messaging within Colonial Online or via the regular e-mail address of colonialesavingsonline.bank@gocolonial.com . Written correspondence should be sent to Colonial Savings, 2600 West Freeway, ATTN: Online Banking or Bill Pay, Fort Worth, TX76102.

Colonial Savings may amend the terms and conditions of this disclosure at any time. You will be provided notice at least 30 days in advance if the amendment results in greater cost or liability to you.