

Mobile Banking Terms and Conditions

Thank you for using Pioneer Community Bank Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 72080. To cancel, text "STOP" to 72080 at anytime. In case of questions please contact customer service at 304-938-5322 or visit pioneercommunitybank.com.

Terms and Conditions Program: Pioneer Community Bank offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time. **Questions:** You can contact us at 304-938-5322, or send a text message with the word "HELP" to this number: 72080. We can answer any questions you have about the program. **To stop the program:** To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 72080. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

Terms & Conditions: By participating in Mobile Banking, you are agreeing to the terms and conditions presented here. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless Mobile Banking and any software you may obtain from Mobile Banking ("Software") may not be available at any time for any reason outside of the reasonable control of Pioneer Community Bank or any service provider. **Privacy and User Information.** You acknowledge that in connection with your use of Mobile Banking, Pioneer Community Bank and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Mobile Banking or the Software (collectively "User Information"). Pioneer Community Bank and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. Pioneer Community Bank and its affiliates and service providers also reserve the right to monitor use of Mobile Banking and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.

Restrictions on Use. You agree not to use Mobile Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, "spam," and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the

foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party's intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by Pioneer Community Bank (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of Pioneer Community Bank or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose Pioneer Community Bank, any third-party service provider involved in providing Mobile Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to: (a) access any software or services for which your use has not been authorized; or (b) use or attempt to use a third party's account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software, or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software. Use of Google Maps: You agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at <https://policies.google.com/terms?hl=en-US> or other URLs as may be updated by Google.

Pioneer Community Bank Mobile Banking Agreement and Disclosure Introduction: Pioneer Community Bank strives to provide the highest quality Mobile Banking service available. By enrolling in our Mobile Banking service, you agree to all of the terms and conditions contained in this Agreement and Disclosure (the "Agreement"). Except as modified in this Agreement, all terms and conditions of your Internet Banking Service Agreement and Disclosure Statement, and Guide to Accounts and Services remain in effect. We may offer additional Mobile Banking services and features in the future. Any added Mobile Banking services and features will be governed by this Agreement and by any agreement(s) provided to you at the time the new Mobile Banking service or feature is added or at the time of enrollment for the feature or service if applicable. From time to time, we may amend this Agreement and modify or cancel the Mobile Banking service we offer without notice, except as may be required by Law.

Definitions: As used in this Agreement, the following words will have the definitions given

below: "Account(s)" means your eligible Pioneer Community Bank checking, savings, loan, certificate of deposit and other Pioneer Community Bank products that can be accessed through the Mobile Banking service. "Device" means a supportable mobile device such as a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic which is also capable of receiving text messages. (Note: Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.) "Mobile Banking" means the banking services accessible from the Device you have registered with us for Mobile Banking. "You" and "Your(s)" mean each person with authorized access to your Account(s) who applies and uses the Mobile Banking service. "We," "Us," "Bank," and "PCB" means Pioneer Community Bank. Mobile Banking Service Mobile Banking is offered as a convenience and supplemental service to our Internet Banking services. It is not intended to replace access to Internet Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your PCB account information, use bill pay, transfer funds between your accounts and conduct other banking transactions. To utilize the Mobile Banking service, you must be enrolled in Internet Banking and then activate your Mobile Banking Device. We reserve the right to limit the types and number of accounts or Devices eligible and the right to refuse to make any transaction you request through Mobile Banking. We may also reserve the right to modify the scope of the Mobile Banking service at any time. Mobile Banking may not be accessible over some network carriers. In addition, the Mobile Banking Service may not be supportable for all Devices. PCB cannot guarantee, and is not responsible for the availability of, data services provided by your mobile carrier, such as data outages or "out of range" issues. Mobile Banking services are separate and apart from any other charges that may be assessed by your wireless carrier for text messages sent to or received from PCB. You are responsible for any fees or other charges that your wireless carrier may charge for any related data or message services, including without limitation for short message service. In order to properly use Mobile Banking, you should review and follow the instructions provided on our website www.pioneercommunitybank.com. You agree to accept responsibility for learning how to use Mobile Banking and agree that you will contact us directly if you have any problems with Mobile Banking. In the event of any modifications to the Mobile Banking service, you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Mobile Banking service or your Device. You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for uses of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations, and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us. You agree to provide source indication in any messages you send, such as your mobile telephone number or "From" field in text message.

Any deposit account, loan or other banking product accessed through this Mobile Banking service is also subject to the Account Terms and Conditions and to the Account Agreements and Disclosures provided at time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

Permitted Mobile Banking Transfers You may use the Mobile Banking service to transfer funds between your eligible PCB accounts (Internal Transfer). You may not transfer to or from an Account at another financial institution using our Mobile Banking Service. We may also limit the type, frequency and amount of transfers for security purposes and may change or impose limits without notice, at our option.

Responsibilities Account Ownership/Correct Information: You represent that you are the legal owner of the Accounts and other financial information which may be accessed using Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You represent that you are an authorized user of the Mobile Device you will use to access Mobile Banking.

Security You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking. You agree not to leave your Mobile Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide any of your access information to any unauthorized person. If you permit other persons to use you Mobile Device, login information or any other means to access Mobile Banking, you will be held responsible for any transactions they authorize and we will not be liable for any damages resulting to you. We make no representations that Mobile Banking will be available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk. Conduct You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would be considered illegal.

Indemnification Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless Pioneer Community Bank its officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs caused or arising from (1) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Mobile Banking service ; (2) your violation of any law or rights of a third party; or (3) your use, or use by a third party of Mobile Banking.

Authorization to Receive Electronic Communications: By signing up for and using our Mobile Banking service, you authorize us to call and send SMS text messages to your Device.

Pioneer Community Bank Mobile Banking Agreement and Disclosure Introduction: Pioneer Community Bank strives to provide the highest quality Mobile Banking service available. By enrolling in our Mobile Banking service, you agree to all of the terms and conditions contained in this Agreement and Disclosure (the "Agreement"). Except as modified in this Agreement, all terms and conditions of your Internet Banking Service Agreement and Disclosure Statement, and Guide to Accounts and Services remain in effect. We may offer additional Mobile Banking services and features in the future. Any added Mobile Banking services and features will be governed by this Agreement and by any agreement(s) provided to you at the time the new Mobile Banking service or feature is added or at the time of enrollment for the feature or

service if applicable. From time to time, we may amend this Agreement and modify or cancel the Mobile Banking service we offer without notice, except as may be required by Law.

Definitions: As used in this Agreement, the following words will have the definitions given below: "Account(s)" means your eligible Pioneer Community Bank checking, savings, loan, certificate of deposit and other Pioneer Community Bank products that can be accessed through the Mobile Banking service. "Device" means a supportable mobile device such as a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic which is also capable of receiving text messages. (Note: Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.) "Mobile Banking" means the banking services accessible from the Device you have registered with us for Mobile Banking. "You" and "Your(s)" mean each person with authorized access to your Account(s) who applies and uses the Mobile Banking service. "We," "Us," "Bank," and "PCB" means Pioneer Community Bank. Acceptance of Agreement By clicking "I Agree" when you register for Mobile banking Services ("Mobiliti™") or by using the Mobile Banking Services, you agree to the terms and conditions of this agreement. Mobile Banking Service Mobile Banking is offered as a convenience and supplemental service to our Internet Banking services. It is not intended to replace access to Internet Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your PCB account information, use bill pay, transfer funds between your accounts and conduct other banking transactions. To utilize the Mobile Banking service, you must be enrolled in Internet Banking and then activate your Mobile Banking Device. We reserve the right to limit the types and number of accounts or Devices eligible and the right to refuse to make any transaction you request through Mobile Banking. We may also reserve the right to modify the scope of the Mobile Banking service at any time. Mobile Banking may not be accessible over some network carriers. In addition, the Mobile Banking Service may not be supportable for all Devices. PCB cannot guarantee, and is not responsible for the availability of, data services provided by your mobile carrier, such as data outages or "out of range" issues. Mobile Banking services are separate and apart from any other charges that may be assessed by your wireless carrier for text messages sent to or received from PCB. You are responsible for any fees or other charges that your wireless carrier may charge for any related data or message services, including without limitation for short message service. In order to properly use Mobile Banking, you should review and follow the instructions provided on our website www.pioneercommunitybank.com. You agree to accept responsibility for learning how to use Mobile Banking and agree that you will contact us directly if you have any problems with Mobile Banking. In the event of any modifications to the Mobile Banking service, you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Mobile Banking service or your Device. You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider

for uses of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations, and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us. You agree to provide source indication in any messages you send, such as your mobile telephone number or "From" field in text message. Any deposit account, loan or other banking product accessed through this Mobile Banking service is also subject to the Account Terms and Conditions and to the Account Agreements and Disclosures provided at time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

Permitted Mobile Banking Transfers You may use the Mobile Banking service to transfer funds between your eligible PCB accounts (Internal Transfer). You may not transfer to or from an Account at another financial institution using our Mobile Banking Service. We may also limit the type, frequency and amount of transfers for security purposes and may change or impose limits without notice, at our option.

Responsibilities Account Ownership/Correct Information: You represent that you are the legal owner of the Accounts and other financial information which may be accessed using Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You represent that you are an authorized user of the Mobile Device you will use to access Mobile Banking.

Security You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking. You agree not to leave your Mobile Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide any of your access information to any unauthorized person. If you permit other persons to use you Mobile Device, login information or any other means to access Mobile Banking, you will be held responsible for any transactions they authorize and we will not be liable for any damages resulting to you. We make no representations that Mobile Banking will be available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Conduct You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would be considered illegal.

Indemnification Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless Pioneer Community Bank its officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs caused or arising from (1) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Mobile Banking service ; (2) your violation of any law or rights of a third party; or (3) your use, or use by a third party of Mobile Banking.

Authorization to Receive Electronic Communications: By signing up for and using our Mobile Banking service, you authorize us to call and send SMS text messages to your Device.

Pioneer Community Bank Mobile Deposit Capture User Agreement This Mobile Deposit Capture User Agreement ("Agreement") contains the terms and conditions for the use of PIONEER COMMUNITY BANK Mobile Deposit Capture and/or other remote deposit capture services that PIONEER COMMUNITY BANK or its affiliates ("PIONEER COMMUNITY BANK", "us," or "we") may

provide to you ("you," or "User"). Other agreements you have entered into with PIONEER COMMUNITY BANK, including the Bank Services Agreement or Commercial Bank Services Agreement, as applicable to your PIONEER COMMUNITY BANK account(s), are incorporated by reference and made a part of this Agreement.

1. Services.

The mobile deposit capture services ("Service(s)") allows you to deposit money into certain Pioneer Community Bank accounts with your mobile device camera using the Mobile Application or "Mobile App". To use this service, you must be a Pioneer Community Bank account holder and have agreed to the Online Banking and Mobile Banking User Agreements. You may transmit deposits to us electronically only from a mobile capture device located in the United States.

2. Acceptance of these Terms.

Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via our website(s) by providing a link to the revised Agreement. You will be prompted to accept or reject any material change to this Agreement the next time you use the Service after PIONEER COMMUNITY BANK has made the change. Your acceptance of the revised terms and conditions along with the continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, PIONEER COMMUNITY BANK reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. Limitations of Service.

When using the Services, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

4. Hardware and Software.

To use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by PIONEER COMMUNITY BANK from time to time. See Pioneercommunitybank.com for current hardware and software specifications. PIONEER COMMUNITY BANK is not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

5. Fees.

A fee may be charged for the Service. You are responsible for paying the fees for the use of the Service as set forth in our fee schedule. PIONEER COMMUNITY BANK may change the fees for use of the Service at any time pursuant to the section titled "Acceptance of these Terms" above. You authorize PIONEER COMMUNITY BANK to deduct any such fees from any PIONEER COMMUNITY BANK account in your name. Internet data usage rates may apply from your Internet Service provider or mobile carrier.

6. Eligible items.

You agree to use this service to deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to PIONEER COMMUNITY BANK is converted to an Image Replacement Document for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code. You agree that you will not deposit any of the following types of checks using the service or other items which shall be considered ineligible items: Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into; Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn; Checks payable jointly, unless deposited into an account in the name of all payees; Checks previously converted to a substitute check, as defined in Reg. CC; Checks drawn on a financial institution located outside the United States; Checks that are remotely created checks, as defined in Reg. CC; Checks not payable in United States currency; Checks dated more than 6 months prior to the date of deposit; Checks or items prohibited by PIONEER COMMUNITY BANK's current procedures relating to the Services or which are otherwise not acceptable under the terms of your PIONEER COMMUNITY BANK account; Checks payable on sight or payable through drafts, as defined in Reg. CC; Checks with any endorsement on the back other than that specified in this agreement; Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution; Checks or items that are drawn or otherwise issued by the US Treasury Department.

7. Endorsements and Procedures.

You agree to restrictively endorse any item transmitted through the Services as "For deposit only, account # _____" or as otherwise instructed by PIONEER COMMUNITY BANK. You agree to follow any and all other procedures and instructions for use of the Services as PIONEER COMMUNITY BANK may establish from time to time.

8. Receipt of Items.

We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from PIONEER COMMUNITY BANK that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. We further reserve the right to charge back to your account at any time, any item that we subsequently determine was not an eligible item. You agree that the Bank is not liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.

9. Availability of Funds.

You agree that items transmitted using the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through the Service is received and accepted before 5:00 pm Eastern Time on a business day that we are open from Monday to Friday, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available no later than three business days from the day of deposit. PIONEER COMMUNITY BANK, in its sole discretion,

may make such funds available sooner or may extend the hold period beyond three business days based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as PIONEER COMMUNITY BANK, in its sole discretion, deems relevant.

10. Disposal of Transmitted Items.

Upon confirming that you received full credit for the check deposited, you must destroy the check by shredding or other means, or clearly mark "VOID" or "Electronically Deposited" on the front and back of the check. This prevents the check from being presented for deposit another time. You agree never to re-present to us or any other party a check or item that has been deposited through the Service. You will be liable for checks that are presented and/or deposited more than once.

11. Deposit Limits.

We have established a check amount limit of \$4,000 and a daily deposit limit of \$5,000. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. We are not responsible for any losses incurred as a result of rejecting deposits that you have made through the Service which exceed your deposit limits.

12. Presentment.

The manner in which the items are cleared, presented for payment, and collected shall be in PIONEER COMMUNITY BANK's sole discretion subject to the Bank Services Agreement or Commercial Bank Services Agreement governing your account.

13. Errors.

You agree to notify PIONEER COMMUNITY BANK of any suspected errors regarding items deposited through the Services right away, and in no event later than 30 days after the applicable PIONEER COMMUNITY BANK account statement is sent. Unless you notify PIONEER COMMUNITY BANK within 30 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against PIONEER COMMUNITY BANK for such alleged error.

14. Errors in Transmission.

By using the Services you accept the risk that an item may be intercepted or misdirected during transmission. PIONEER COMMUNITY BANK bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such errors.

15. Image Quality.

The image of an item transmitted to PIONEER COMMUNITY BANK using the Services must be legible, as determined in the sole discretion of PIONEER COMMUNITY BANK. Without limiting the foregoing, the image quality of the item must comply with the requirements established from time to time by PIONEER COMMUNITY BANK, ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association.

16. User Warranties and Indemnification.

You warrant to PIONEER COMMUNITY BANK that: You will only transmit eligible items; You will not transmit duplicate items; You will not re-deposit or re-present the original item; All information you provide to PIONEER COMMUNITY BANK is accurate and true; You will comply with this Agreement and all applicable rules, laws and regulations; You are not aware of any

factor which may impair the collectability of the item; You agree to indemnify and hold harmless PIONEER COMMUNITY BANK from any loss for breach of this warranty provision. Any breach of the above warranties may result in cancellation of the Service for your specific profile in the PIONEER COMMUNITY BANK mobile application, closure of your accounts, or termination of the client relationship.

17. Cooperation with Investigations.

You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.

18. Termination.

We may terminate this Agreement at any time and for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any unauthorized or illegal purposes or you use the Services in a manner inconsistent with the terms of your Bank Services Agreement, Commercial Bank Services Agreement or any other agreement with us.

19. Enforceability.

We may waive enforcement of any provision of this Agreement. No waiver of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of the Agreement. Any such waiver shall not affect our rights with respect to any other transaction or to modify the terms of this Agreement. In the event that any provision of this Agreement shall be deemed to be invalid, illegal, or unenforceable to any extent, the remainder of the Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

20. Ownership & License. You agree that PIONEER COMMUNITY BANK retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to PIONEER COMMUNITY BANK's business interest, or (iii) to PIONEER COMMUNITY BANK's actual or potential economic disadvantage in any aspect. You may use the Services only for non-business, personal use in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services.

21. Disclaimer of warranties.

You agree your use of the services and all information and content (including that of third parties) is at your risk and is provided on an "as is" and "as available" basis. We disclaim all warranties of any kind as to the use of the services, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and noninfringement. We make no warranty that the services (i) will meet your requirements, (ii) will be uninterrupted, timely, secure, or error-free, (iii) the results that may be obtained from

the service will be accurate or reliable, and (iv) any errors in the services or technology will be corrected.

22. Limitation of liability. You agree that we will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to damages for loss of profits, goodwill, use, data or other losses resulting from the use or the inability to use the services incurred by you or any third party arising from or related to the use of, inability to use, or the termination of the use of this services, regardless of the form of action or claim (whether contract, tort, strict liability or otherwise), even if PIONEER COMMUNITY BANK has been informed of the possibility thereof. Fingerprint Login for Mobile Banking Fingerprint Login is an optional fingerprint sign-in method for Pioneer Community Bank Mobile Banking that may be available for certain Android® mobile devices that have a built-in fingerprint scanner. To use Fingerprint Login, you will need to first save your fingerprint on your mobile device (for more help with fingerprint scanning, contact the manufacturer that supports your mobile device). Fingerprints are stored on your device only and Pioneer Community Bank never sees or stores your fingerprint information. You acknowledge that by enabling Fingerprint Login, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information within Pioneer Community Bank Mobile Banking. Pioneer Community Bank reserves the right to suspend or disable this feature at any time. Fingerprint Login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your fingerprint, you can sign in using your standard login credentials (e.g. password). To use Fingerprint Login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Fingerprint Login anytime within Pioneer Community Bank Mobile Banking. Android is a trademark of Google Inc. Card Management Additional Terms The card management feature is offered by PIONEER COMMUNITY BANK (referred to herein as “Card Services”, “us”, “we” or “our”) for use by PIONEER COMMUNITY BANK cardholders. PIONEER COMMUNITY BANK’s card management feature is intended to allow You to initiate certain payment card related activities for Your enrolled PIONEER COMMUNITY BANK card(s) via the card management feature. Those activities may include the ability to but not limited to: • Register the card • Activate and deactivate the card • Set control preferences for card usage including location, transaction, and merchant types, spend limits, and card on/off (“Controls”) • Set alert preferences for card usage including location, transaction, and merchant types, spend limits, and declined purchases (“Alerts”) • View transaction history including cleansed and enriched merchant information (e.g., merchant name, address, and contact information) • Report Your card as lost or stolen • Review Your spending by merchant type and/or by month • View a list of merchants storing Your card information for recurring or card-on-file payments The card management feature may enable access to PIONEER COMMUNITY BANK and third parties’ services and web sites, including GPS locator websites, such as Google. Use of such services may require internet access and that You accept additional terms and conditions applicable thereto, including, with respect to Google maps, those terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at <https://policies.google.com/terms?hl=en-US>, or such other URLs as may be updated by Google. To the extent the card management feature allows You to access third party services, PIONEER COMMUNITY BANK and those third parties, as applicable, reserve the right to change, suspend, remove, limit, or disable access to any of those services at any time

without notice and without liability to You. You agree to allow us to communicate with You via push notification, SMS and/or email, with respect to the activities performed via the card management feature. Data fees may be imposed by Your mobile provider for the transmission and receipt of messages and Alerts. PIONEER COMMUNITY BANK reserves the right to send administrative and service notifications via emails and/or SMS messages to the email address and/or phone number provided upon enrollment in PIONEER COMMUNITY BANK's card management feature. Availability/Interruption. You acknowledge that the actual time between occurrence of an event ("Event") triggering a selected Control or Alert and the time the notification of such event is sent to Your mobile device ("Notification") is dependent on a number of factors including, without limitation, Your wireless service and coverage within the area in which You are located at that time. You acknowledge that Notifications of Events may be delayed, experience delivery failures, or face other transmission problems. Similarly, selection of Controls and Alerts (collectively, "Commands") are likewise affected by the same or similar factors and problems could arise with use of Commands. Notifications of Events may not be available to be sent to Your mobile device in all areas. If You registered to receive Notifications to Your mobile device, the card management feature is available when You have Your mobile device within the operating range of a wireless carrier with an appropriate signal for data services. The card management feature is subject to transmission limitations and service interruptions. PIONEER COMMUNITY BANK does not guarantee that the card management feature (or any portion thereof) will be available at all times or in all areas. You acknowledge and agree that certain functionality with the card management feature may not be available for all transactions. Commands based upon the location of the mobile device where the card management feature is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card-not-present transactions or transactions where the location of the actual location of the merchant differs from the merchant's registered address. You acknowledge and agree that neither PIONEER COMMUNITY BANK nor its third-party services providers (including the developer of the technology enabling the Notifications) are responsible for performance degradation, interruption or delays due to conditions outside of its control. You acknowledge that neither PIONEER COMMUNITY BANK nor its third-party service providers shall be liable to You if You are unable to receive Notifications on Your mobile device in Your intended area. PIONEER COMMUNITY BANK, for itself and its third-party service providers, disclaims all liability for: any delays, mis-delivery, loss, or failure in the delivery of any Notification; any form of active or passive filtering.