

You must read and agree to this document before using Online Banking and/or Bill Pay Services.

Online Banking Agreement and Disclosure

This Online Banking Agreement and Disclosure Statement (Agreement) covers the use of Decatur County Bank's Online Banking Services and includes certain disclosures for electronic fund transfers. This Agreement is a contract between you and Decatur County Bank, and you should read this Agreement carefully and keep it with your other account records for future reference. This Agreement, in conjunction with your Fee Schedule, the Depository and Loan Disclosures you received at account opening, and any other supplemental disclosures Decatur County Bank provides you from time to time, constitute a contract between you and Decatur County Bank. By using, or allowing others to use the Services, you agree to abide by and be bound by the terms and conditions of this Agreement. The Online Banking Services we are capable of handling are indicated below (although some may not apply to your accounts). Please read this Agreement carefully because it tells you your rights and obligations for use of the Services. When you use our Services or you permit another person to use our Services, you agree to the terms and conditions we have set out in this Agreement and any instructional material that we provide you regarding the Services.

Definitions

In this Agreement, the words "we", "us", and "our" mean Decatur County Bank/West Tennessee Bank. The words "you" and "your" mean each person who establishes an Online Banking Account with us or who uses or is authorized to use an Online Banking ID and password or other means of access we establish or approve. "Access Codes" mean the Online Banking Access ID and Password we establish or approve. "Bill Pay" means our Online Bill Payment service that allows you to direct payments from an approved checking account to third parties you wish to pay. "Business Day" means Monday through Friday. Holidays are not included. "Eligible Accounts" means any account allowed to be accessed by the Services. "Payee" means one or more third parties that have been selected by you in advance to receive payment through the Services. "Services" means our services that allow you to obtain account information, transfer funds, make payments including our "Bill Pay" services, access accounts, and perform other transactions over the Internet by use of a personal computer and modem and/or other means we authorize or allow.

Access to Services

Our Services are for authorized use by Decatur County Bank/West Tennessee Bank customers only. Attempted unauthorized access is a violation of federal law and will be prosecuted to the full extent of the law. You must have at least one eligible personal deposit, credit, or other account type with us. You may not designate any account that requires more than one signature for withdrawals. You must be the owner of this account (or accounts). Your accounts with us must be in good standing. We undertake no obligation to monitor transactions through the Services to determine that they are made on behalf of the account holder. You are also responsible for any telephone, computer and Internet services fees incurred in connection with your use of the Services.

Accounts Eligible for Services

We may change from time to time the accounts that may be designated as Eligible Accounts. We also reserve the right (i) to refuse to include any account among your Eligible Accounts; or (ii) to allow transactions between or among Eligible Accounts under certain circumstances as provided in this Agreement or as may be required by applicable law.

Access Codes

To access our Services you must use the Access ID and Password we establish or provide for your Online Banking Account. Upon initial access of the account, you are required to change your Password. For your protection, we recommend that you do not use the same Password for these Services that you use on other bank and non-bank products. You are responsible to protect your Access Codes from unauthorized access. Anyone to whom you provide your Access Codes will have full access to your accounts even if you attempt to limit that person's authority. You agree not to allow anyone to gain access to the Services or to let anyone know your Access Codes used with the Services. If you save your Access Codes on your computer, you will be liable for any transactions initiated through the Services by use of these Access Codes. It is recommended that you disable or not use the password savings function offered by certain Web browsers. You agree to assume responsibility for all transactions initiated through the Services with your Access Codes, up to the limits allowed by applicable law. Decatur County Bank/West Tennessee Bank will not contact you to request your Access Codes or to verify your Access Codes. As an additional security measure, if you do not log in to the Online Banking System for 30 days, your password will no longer work and will have to be changed.

Consumers Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your Access Codes have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your Access Codes without your permission. (If you believe your Access Codes have been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Access Codes without your permission.) If you do NOT tell us within 2 business days after you learn of the loss or theft of your Access Codes, and we can prove we could have stopped someone from using your Access Codes without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days. If you believe your Access Codes have been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the following telephone number or address: During business hours Monday, Tuesday, Thursday, 8:30 a.m. – 3:00 p.m.; Wednesday, 8:30 a.m. – 12:00 p.m.; Friday 8:30 a.m. – 5:00 p.m. CST call: 731-852-2821 or write us at: Decatur County Bank Attn: Bookkeeping Department, P.O. Box 429 Decaturville, TN 38329

Incorrect Transactions on Your Statement

In case of errors or questions about your electronic transfers, call us at: 731-852-2821 or write us at: Decatur County Bank Attn: Bookkeeping Department, P.O. Box 429 Decaturville, TN 38329 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) 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. (3) 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 10 business days. We will determine whether an error occurred within 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 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will 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 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within three 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 the documents that we used in our investigation.

Transfer Limits

You must have enough available funds in any account from which you instruct us to make a payment or transfer. If the date you schedule a payment to be made is a holiday, funds must be available in your account the next Business Day. Scheduled payments that fall over a weekend will be processed on Monday evening or the next business day. If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then: (1) Electronic fund transfers involving currency disbursements, like ATM withdrawals, will have priority, (2) Electronic fund transfers initiated through the Services which would result in an overdraft of your account may, at our discretion, be cancelled, and (3) In the event that electronic fund transfers initiated through the Services which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account. If any of your Eligible accounts are savings accounts, certain withdrawal restrictions apply. You may make only three (3) transfers (of any kind) from your savings account per quarter without being charged. A fee of \$1.00 will be imposed for each withdrawal/transfer over three. You may make unlimited deposits without fees. Please refer to your initial account disclosures for more information on applicable transaction limits. If a hold has been placed upon deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires. Transfers initiated through the Services before 3:00 p.m. Central Standard Time on a business day are posted to your account the same day. Transfers

completed after 3:00 p.m. Central Standard Time on a business day, Saturday, Sunday or banking holiday will be posted on the next business day. The Services identifies a transfer based upon the Access ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the Transfer and Bill Payment History screens will not reflect transfers made by multiple users from the same account if different Access IDs are used. You agree to communicate to any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts, in order to avoid overdrafts.

Transfers and Bill Payment – Your Responsibility

You are responsible for all transfers and bill payments you authorize using the Services. If you permit other persons to use the Services or your Access codes, you are responsible for any transactions they authorize from your linked eligible accounts. You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your Access Codes and want to terminate that person's authority, you must change your Access Codes to prevent further access by such person. You agree that when any transfer, bill payment, or other transaction is generated by the Services, we may debit your designated account or the account on which the item is drawn without requiring your signature on the item and without prior notice to you. For business account customers, if you allow your employees to conduct transactions using the Services, it is recommended that you perform periodic risk assessments and controls evaluations to ensure that transactions are being performed per company policy.

Bill Payments and Transfers – Our Responsibility for Completing

If we, or a third party acting as our agent, do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: If, through no fault of ours, you do not have enough money in your account to make the transfer. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer. If circumstances or persons beyond our or our agent's control prevent, delay, intercept, or alter the making of a transfer or payment, despite reasonable precautions that we have taken. Such circumstances include, but are not limited to, computer failure, telecommunications breakdowns or interruptions, labor disputes, delays caused by payees, interruption of services by ATM or other payment networks, acts of terrorism, acts of war, fires, floods, and other natural disasters. If you have not given us complete, correct or current account numbers, other identifying information, or instructions so that we can properly credit or debit your account or otherwise complete the transaction. If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware. If you do not instruct us soon enough for your payment or transfer to be received and credited by the time it is due as described in the Bill Payments Guidelines section. If a timely Bill Payment is made but the payee nevertheless does not credit your account promptly after receipt. If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim that restricts access to the funds. If we or our agent reasonably believes that a transaction may be unauthorized and based thereon the transaction is not

completed. This Agreement has been terminated. Applicable law prevents completion of the transfer. Any other exceptions stated in our agreement with you.

Bill Payment

In order to use the Decatur County Bank Bill Pay service, you must be an authorized user of the Decatur County Bank Online Banking System and have a valid Access ID and Password issued or authorized by us.

Bill Payment Limits

In addition to the transfer limits listed previously, Bill Payments will be debited from your account on the date you indicate as the payment date (weekends and national holidays are not valid payment dates).

Bill Payment Guidelines

You must designate the following: the account from which payments are to be made; the complete name of the payee, the payee's remittance address, and the payee's phone number, all exactly as shown on the billing statement or invoice; the amount of the payment, the date you want the payment to be debited from your account, and the frequency of the payment. By using the Bill Payment Services option, you agree that, based upon instructions received under your password, we can charge your designated account, by electronic transfer or by "no signature required draft", on your behalf. We will make all Decatur County Bank payments by placing checks in the mail. Decatur County Bank will issue an official bank check and mail it on the business day following the scheduled date of your payment. The timing of checks received is dependent on several factors, including (1) mail time to the merchant, (2) processing time at the merchant and (3) processing accuracy at the merchant. You should schedule payments and transfers to be made at least five (5) business days prior to the merchant due date to allow for mailing and processing time. The five (5) days do not include the day the payment is submitted or any grace period provided by the merchant. Our business days are Monday through Friday. Holidays are not included. We will not be liable for any late charges, interest, penalties, or other damages incurred because you allow less time for a payment or transfer. We will not be responsible for delays caused by others. You understand and agree that we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party, such as the failure of the bill payment payee to properly post a payment to your account.

Canceling a Bill Payment

Via the On-Line Bill Payment System you can cancel a scheduled payment by "deleting" the transaction. The payment must be deleted prior to 11:00pm Central Standard Time on the day that the payment is scheduled to be made.

Bill Payment Responsibility

You are responsible for having sufficient funds in your account(s). You are liable for our standard fees associated with overdrafts in your account or for insufficient funds (NSF's). If you should have excessive overdrafts in your account, a hold may be placed on your bill payment services and NSF fees will apply. In severe or habitual situations, your

access to the On-line Banking Services may be revoked and your account with Decatur County Bank closed. In the event you have sufficient funds to make some, but not all, scheduled payments, we may in our sole discretion, determine which payments to complete.

Claims and Defenses Against Merchants

We will act as your agent for the purpose of making payments to Merchants. You release us from all claims, defenses, and rights that you may have against any Merchant or any other person for any merchandise or services purchased through or accounts paid by the Services.

Limitation of Liability

You agree that we are not responsible for any computer virus, worms, Trojan horses, or related problems that may be associated with the use of an on-line system. We will use reasonable efforts to maintain the security of the Services; however, we recommend that you routinely scan your PC and diskettes using a reliable virus detection product to remove any viruses found. You agree that you shall bear the liability or the risk of any error or loss of data, information, transactions or other losses that may be due to the failure of your computer system or third party communications provider on which you may rely. We shall not be liable for any losses resulting from circumstances over which we have no direct control, including, but not limited to, the failure of electronic or mechanical equipment or communications lines, telephone or other interconnect problems, software, operator errors, log-in sequences, natural disaster, civil disturbance, strikes and other such events including without limitation any failure of your Internet service provider to complete your connection to the Services. You acknowledge that there are alternative methods for accessing the information and conducting the transactions provided by the Services. In the event you experience problems in accessing the Services, you will attempt to access such information and conduct such transactions by such alternative methods. You agree that we are not liable for punitive, exemplary, consequential, indirect, remote or special damages. In no event shall we be liable for damages that exceed your actual loss due to our failure to complete a transfer, pay a bill, stop payment or other use of the Services. Except as specifically provided in this agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this agreement or by reason of your use of or access to the Services, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. There may be other exceptions to our liability as stated in your depository or credit agreement and as provided by applicable law.

Periodic Statements

You will be mailed periodic statements for your account(s) as regularly provided for in the depository or credit agreement applicable to your accounts. Your statements will reflect any transfers or bill payments you authorize using the Services.

Interruptions in Services

You can use the Services seven days a week, twenty-four hours a day, although occasionally some or all services may not be available due to emergency or scheduled system maintenance. We may also change the scope of our Services from time to time. We will attempt to provide prior notice of such interruptions and changes but cannot guarantee that such notice will be provided.

Alterations and Amendments

The terms of this Agreement, along with applicable fees and services charges, may be altered or amended by us from time to time. In such event, you will be required to accept any changes or amendments the first time you log in to your online banking account after the changes or amendments have taken effect. Any use of the Services after accepting the changes or amendments will constitute your agreement to such change(s), which will become effective immediately. If you do not agree to the change or amendment, you must discontinue use of the Services to which the change or amendment relates, or cancel your access to the Services. Further, we may, from time to time, revise or update Services and related written material and may render all prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the Services and/or related written material and limit access to the Service's more recent revisions and updates. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

Termination or Discontinuation

In the event you wish to discontinue the Services, you must contact Decatur County Bank in writing at the following address: Decatur County Bank Attn: Bookkeeping Department, P.O. Box 429 Decaturville, TN 38329. You agree that we can terminate or limit your access to Services for the following reasons: (1) Without prior notice, if you have insufficient funds in any one of your accounts; Services may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits; and (2) Upon reasonable notice, for any other reason in our sole discretion, including without limitation breach of the agreement and abuse of the Services.

Assignment

You may not assign this Agreement to any other party. We may assign this Agreement to any future, directly or indirectly, affiliated company. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

Confidentiality

We will disclose information to third parties about your account or the transfers you make in accordance with the privacy policies of Decatur County Bank/West Tennessee Bank: (1) Where it is necessary for completing transfers; or (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (3) In order to comply with government agency or court orders; or (4) If you give us your written permission.

Miscellaneous

This agreement is subject to applicable federal laws and the laws of the State of Tennessee. If any provision of this Agreement is held invalid, illegal, or unenforceable, the validity, legality or enforceability of the remaining provisions shall in no way be affected or impaired thereby.

Member FDIC

6/2014

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