

The Hamilton Bank Online Banking Enrollment Agreement

The Hamilton Bank Online Banking Enrollment Agreement ("Agreement") governs the use of The Hamilton Bank Online Banking Service ("Service"). As used in this document, the words "you" and "your" refer to The Hamilton Bank's customer(s) and their use of the Service. The words "we" and "our" refer to The Hamilton Bank, Hamilton Mo. The word "Service" refers to the services described in the paragraph "**DESCRIPTION OF SERVICES.**"

INTRODUCTION - This Agreement explains the terms and conditions governing Electronic Banking offered through The Hamilton Bank. By using the Service, you agree to the terms and conditions of this Agreement. The terms and conditions of the deposit agreements and disclosures for each of your accounts held at The Hamilton Bank, as well as, any other agreements with The Hamilton Bank, such as for loans, etc., continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Missouri. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purposes permitted under this Agreement.

DESCRIPTION OF SERVICES –The online services covered by this agreement include, but are not limited to, one or more of the following:

Online banking, Bill Pay, Expedited Bill Pay, Electronic Statements, Internal Funds Transfers, Electronic email, Mobile Remote Capture, Mobile Banking, Voice Banking

INTERNET BROWSER REQUIREMENTS - For your privacy and protection, The Hamilton Bank requires your browser to support 128-bit encryption. If you do not know how your browser is set, please contact your browser supplier and ask them for instructions on setting your browser for 128-bit encryption. You are responsible for the installation, maintenance, and operation of your computer and your browser software. The risk of error, failure, or non-performance is your personal risk and includes, but is not limited to, the risk that you do not operate your computer, online banking service, or your software properly. The Hamilton Bank is not responsible for any problems related to malicious software that may infect your system. The Hamilton Bank makes no warranty to you regarding your computer or your software.

ACCOUNTS – Accounts may include: demand deposit accounts, savings accounts, certificates of deposit, loan accounts and other financial account types that may be available later. We reserve the right to determine which accounts will be available for your review online. Information on closed accounts may be accessed for seven (7) years after the account was closed by contacting a branch of the bank.

ACCESS - To use this Service, you must have an account with The Hamilton Bank, access to internet service, and complete the enrollment process.

ENROLLMENT – To activate the Service, you must first follow our enrollment procedures. The enrollment process will prompt you with questions to answer. To be automatically enrolled, you must furnish accurate answers to the questions. If you do not answer the questions correctly, the enrollment process will be put on hold until we have reviewed your request. After enrollment, you may sign on with your User ID and Password to access and use each of the permitted services.

USER ID/PASSWORD – You will need a user identification name selected by you ("User ID") and an authorized personal identification number or code (the "Password") to use the Services. Your new User ID and Password will be determined by you. You are responsible for keeping your User ID, password, account number(s) and other account information confidential. Please note, however, that access to certain features may require an additional level of "step-up" authorization.

You agree to release us from all liabilities and obligations and you assume all responsibilities for and all risks from your providing personal information, including, but not limited to, your User ID and Password to any third-party website that spoofs or otherwise imitates our website, or by linking to third party websites from unauthorized Emails or to legitimate websites so that they may access information on your behalf.

You also agree to change your password regularly. The Hamilton Bank strongly recommends you do not authorize any other person to use your password. If you do authorize any other person to use your password, such authorization will be deemed without limitation. The Hamilton Bank shall be entitled to rely on any payment orders or other entries or instructions made by or on behalf such person using your password until you have met all of the following requirements: (1) you have revoked such authorization; (2) you have changed your password; (3) you have provided us with written notice of such revocation; and (4) The Hamilton Bank had had a reasonable opportunity to act on such notice.

Upon three unsuccessful attempts to use your password, your access to The Hamilton Bank online banking service will be revoked. To re-establish your authorization to use online banking, to report that your password may have been lost or stolen, or to report that someone has transferred or may transfer money from your account without your permission, immediately notify us by calling (816) 583-2143. Office hours are from 8:30 a.m. (CST) to 4:30 p.m. (CST).

BILL PAY SERVICE - When you enroll in Online Banking, you will have the opportunity to enroll in ("Bill Pay"), our bill payment service. Separate enrollment procedures and disclosures will be presented at that time.

MOBILE BANKING -When you enroll in the Online Banking, you will automatically have access to our mobile banking apps, which includes software applications compatible for use on any compatible iPhone® or another mobile device operating on Apple's iOS® mobile operating system, or any compatible mobile device operating on the Android™ operating system (each an "Eligible Mobile Device"). The list of Eligible Mobile Devices is available on the Website, and is subject to change without notice. By identifying a cellphone, smartphone, or other device as an Eligible Mobile Device for use with Mobile Banking, we do not recommend, endorse or make any representation or warranty of any kind regarding the performance or operation of such a device. You are solely responsible for the selection of an Eligible Mobile Device and for all issues relating to the operation, performance, and costs associated with such device with your telecommunications carrier. iPhone® and iOS® are trademarks of Apple Inc. Android™ is a trademark of Google Inc. Use of this trademark is subject to Google permissions (google.com/permissions).

Mobile Banking is designed to supplement Online Banking. The transaction activity displayed through Mobile Banking is for informational purposes only and is not equivalent to the official statement information on our records. Your actual available balance may be lower than your current balance. Our records shall control if there is any conflict with any information displayed on Mobile Banking.

Except as otherwise required by applicable law or regulation, we may terminate your use of Mobile Banking and/or expand, reduce or suspend the type and/or dollar amounts of transactions allowed using the service, change the enrollment process and transaction limits associated with it from time to time based on security issues and other factors, or discontinue, modify, add, or remove features from the Service, at any time in our sole discretion. Your continued use of Mobile Banking, or any of its features, will constitute your acceptance of, and agreement to, such changes.

Mobile Banking may be accessed on an Eligible Mobile Device by any customer of The Hamilton Bank with an eligible deposit account currently enrolled in Online Banking and a User ID and Password that provides access to your account via Online Banking. Please note, however, that access to certain features may require an additional level of "step-up" authorization. You acknowledge and agree that you are solely responsible and liable for all activity related to access on or through your Eligible Mobile Device by you or any third party (a "Guest User"), and you hereby waive any claim that access through your Eligible Mobile Device by any Guest User was unauthorized. You understand and agree that the QuickView feature does not require you to log into Mobile Banking, and may be viewed by a Guest User, even if they are not authorized by you to use your Eligible Mobile Device.

You acknowledge and agree that we may collect, transmit, store, and use technical, location, and login or other personal data and related information, including, but not limited to, technical information about your device, system, and application software, peripherals, and information regarding your location, that is gathered periodically to facilitate the provision of Software updates, product support, and other services to you (if any) related to, or in connection with, the Software or Mobile Banking. We may use this information, if it is in a form that does not personally identify you, to improve our products or to provider services or technologies.

There is no fee to use Mobile Banking; however, regular account charges will apply to the Services and features accessible through Mobile Banking. The telecommunications carrier of your Eligible Mobile Device may impose an extra fee in order to make such Eligible Mobile Device 'wireless web enabled.' Usage of Mobile Banking through your telecommunications carrier's web services or other third party provider's Wi-Fi service may also result in additional data charges from your telecommunications carrier or other third party provider.

You acknowledge and agree that The Hamilton Bank is the owner of all rights, title and interest in, and to, the mobile technology solution made available to you hereunder, including, but not limited to, any downloaded software and the computer programs contained therein, as well as any accompanying user documentation, and all subsequent copies, updates or versions thereof, regardless of the media or form in which they exist (collectively referred to herein as the "Software"). By accessing the Software or using Mobile Banking, you agree to be bound by the terms of this Agreement. This Agreement will also govern any updates that replace and/or supplement the original Software, unless such update is accompanied by a separate license in which case the terms of that license will govern.

You are granted a personal, non-exclusive, non-sub licensable, non-transferable license to install and use the Software (in machine readable object code only) only on an Eligible Mobile Device you own or control, solely for your personal use and as expressly permitted herein ("License"). This limited right to use the Software is revocable at our discretion. This is not a sale of the Software. All rights not expressly granted to you under this Agreement are hereby reserved by The Hamilton Bank. Nothing in this License shall entitle you to receive hard copy documentation, technical support, telephone assistance, or updates to the Software. You agree that we shall have no obligation to correct any bugs, defects or errors in the Software, or to otherwise support, maintain, improve, modify, upgrade, update or enhance Mobile Banking or the Software. This License may be terminated at any time, for any reason or no reason, by you or us. Upon termination, you agree to immediately destroy all copies of any Software which has been downloaded to your Eligible Mobile Device or otherwise in your possession or control.

The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 C.F.R. § 12.212 (Computer Software) or DFARS 227.7202 (Commercial Computer Software and Commercial Computer Software Documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

You agree not to (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols, or labels in the Software, including, but not limited to, any trademark, logo, or copyright.

RESTRICTIONS ON SERVICE - The Service is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to applicable law or regulation. We may restrict the availability of the Website and the Service in any jurisdiction or country where such use would be contrary to U.S. law or regulation, or which is identified as presenting a high risk of fraud.

ONLINE STATEMENT DELIVERY SERVICE - When you enroll in the Services, you have the option to enroll and receive statements of your accounts electronically. Once you successfully enroll in electronic statements, you stop receiving paper copies of your account statements. When you enroll in electronic statements, you will receive these official account statements online, together, with an Email alert notice advising you when the statement is available for viewing, subject to our "Electronic Records Disclosure."

EMAIL SERVICE - Unencrypted Email is not secure. You should not rely on Email if you need to communicate with us immediately; for example, if you need to stop payment on a check, to report a lost or stolen card, or an unauthorized transaction. You should not use Email, or reply to any Email, to send us your personal or any confidential information. We will not take action based on your Email request until we receive your message and have a reasonable opportunity to act. You agree to update your Email address on our records to maintain at all times a valid and active Email address at another Internet service provider. If you use any Online Banking function that requires us to send you Email, we may charge you a fee if our electronic communication to you is returned due to an invalid Email address and we resend this communication in writing to your postal mail address.

ALERTS - The Hamilton Bank, through the Website may, at our option, send one or more Email or Text alerts on transactions or other activities pertaining to your Accounts visible through the Online Banking Service ("Bank-Initiated Alerts"). In addition, upon sign-on to the application, you may select to receive specific Email or Text alerts for specific accounts for delivery to your Email address or your cell phone on record with us ("Customer-Initiated Alerts"). Both Bank-Initiated Alerts and Customer-Initiated Alerts are alerts covered by this section. This alert service shall not modify any right or obligation that you or we may have under applicable law or any agreement with The Hamilton Bank. By using the Online Banking Service and selecting specific alerts, you acknowledge and agree we shall have no liability if any other person accesses, views, uses or discloses your alert notification content as all alerts are sent via unencrypted means through an unsecured internet. You understand and agree that delivery of alert notification is not guaranteed and may be subject to delay or non-receipt due to reasons that are not under our control. You also agree that we are not responsible for any action not taken by you due to an alert or transaction triggering an alert. Any fees associated to receipt of these alert notifications that are applied by your internet service provider are your sole responsibility. Alert notifications will never include full account information, User IDs, or Passwords. Some information regarding balances and transactions may be included. You hereby consent to our delivery of these alerts to the Email address or cell phone number on our records, and you acknowledge that anyone with access to your personal Email account or phone may be able to access this information. This means that a person who can access your Email or phone will be able to see information relating to your Account contained in the alert. This service is provided for informational use only and should not replace your normal banking habits or processes. We may stop the alert notifications at any time, or may begin to charge a fee as determined.

SECURITY - Your role in preventing misuse of your account(s) is extremely important. Examine your statement promptly upon receipt. If you find that your records and The Hamilton Bank's disagree, immediately call The Hamilton Bank. In addition to protecting your account information, you agree to take precautions to protect your personal identification information, such as your driver's license, social security number, etc. This information by itself or together with information on your account(s) may allow unauthorized access to your account(s). You agree to notify The Hamilton Bank immediately if you believe another person has improperly obtained your online banking password and login credentials. You also agree to notify The Hamilton Bank if someone has transferred or you suspect someone may transfer money from your account(s) without your permission, or if you suspect any type of fraudulent activity on your account(s). Only reveal your account number(s) to a legitimate entity for a purpose you authorize (such as your insurance company for automatic payments). You could lose all the money in your bank account(s), plus your maximum overdraft privilege, if applicable. The Hamilton Bank will not be responsible for losses that may occur.

OVERDRAFTS - If your account has insufficient funds to perform all electronic funds transfers (ATM withdrawals, pre-authorized transactions, online banking transfers, etc.) request for a given business day, then certain electronic transfers involving currency disbursement, like ATM withdrawals, will have priority, and the electronic funds transfers initiated through this service may result in overdrawing your account and/or may, at The Hamilton Bank's discretion and without prior notification to you, be canceled. If you have not opted in, we will not authorize transactions that overdraw your account due to ATM or everyday debit card transactions. You may opt in or out of allowing overdrafts for these transactions at any time. In addition, all overdraft charges that apply will be debited from your account (unless you have not opted-in to allow overdraft charges on ATM transactions or everyday debit card transactions). You also authorize The Hamilton Bank to charge any or all of your accounts to cover uncollected funds or overdrafts in your designated account(s). Refer to our checking account Truth in Savings Disclosures for further information.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY - The Hamilton Bank makes no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the Online Banking services provided to you under this Agreement. We do not and cannot warrant that Online Banking will operate without errors or that any or all Online Banking services will be available and operational at all times. Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we, nor the service providers, shall be responsible for any loss, property damage, or bodily injury whether caused by the equipment, software, Online Banking service, Internet browser providers, Internet access providers, online service providers, or by an agent or subcontractor of any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special, consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, online financial services, or Internet browser or access software.

HOURS OF ACCESS - You can access your accounts(s) through Online Banking seven days a week, 24 hours a day. However, at certain times, some or all of the Online Banking service may not be available due to system maintenance or other problems.

POSTING OF TRANSFERS - A transfer initiated on a business day through this service before 2:00 p.m. (central time) is posted to your account the same day and will be available to you the next business day. All transfers completed after 2:00 p.m. (Central Time) or on a Saturday, Sunday or banking holiday will be posted the next business day and be available the following business day.

TRANSFERRING FUNDS - Transfers may be subject to limitations based on individual account types. If a hold has been placed on a deposit(s) made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds being held until the hold expires.

WIRELESS EXPRESS CONSENT

By providing a telephone number for a cellular telephone, other wireless device, or a landline number that was later converted to a wireless device, you are expressly consenting to receiving communications at that number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from The Hamilton Bank and its affiliates and agents. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider.

CHANGES IN TERMS - We reserve the right to change any terms or conditions described in this Agreement. When changes are made to fees, notification will be posted or sent at least thirty (30) days in advance of the effective date of any fee change for online banking transactions, any changes to limits on the type, amount or frequency of transactions, or any

increase in our responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made for security reasons and it can be disclosed without jeopardizing the ongoing security of the system, we will provide you with written notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the account(s) or service(s) to which these changes relate. This Agreement as revised will be posted on an Internet website at www.hamiltonbank.net, and we may send you written notice by email or postal address in our files. You agree that these procedures are acceptable to you to provide you with notice of changes to this Agreement. The revised Agreement will supersede the affected terms and conditions of this Agreement and shall apply to any activity or transaction previously or hereafter taken by you in connection with such Service, except new fees and charges shall apply prospectively only.

DISCLOSURE OF ACCOUNT INFORMATION AND TRANSFERS - You understand and agree that in addition to information furnished pursuant to legal process, some information about your account(s) may be disclosed to others. For example, the tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as certain large currency or foreign transactions must be reported to the government. The Hamilton Bank may inform a credit bureau or collection agency when accounts are closed by The Hamilton Bank because they were not handled properly. Disclosure of any information should be in accordance with all applicable Federal laws and regulations.

YOUR RIGHT TO TERMINATE - You may cancel your online banking service at any time by providing us with written notice via postal mail or fax. Within three (3) business days of receiving instructions, your access to online banking will be suspended. You will remain responsible for all outstanding fees incurred prior to The Hamilton Bank receiving and processing your cancellation. You may also cancel any of your online banking services by calling (816) 583-2143, or sending cancellation instructions in writing to The Hamilton Bank, PO Box 127, Hamilton, MO 64644 - Attention: Online Banking Customer Service.

OUR RIGHT TO TERMINATE - Your online banking access may be canceled by The Hamilton Bank at any time, without prior notice and for any reason. After cancellation, online banking services may be reinstated at The Hamilton Bank's discretion. To reinstate your service, call The Hamilton Bank at (816) 583-2143. If you do not access your account(s) through online banking for a ninety-day period, The Hamilton Bank reserves the right to disconnect your service without notice.

ASSIGNMENT OF THIS AGREEMENT - You may not transfer or assign this Agreement without our prior written approval, and any unauthorized assignment or transfer will be null and void. We may assign or transfer this Agreement at any time without notice.

COMMUNICATIONS WITH THE HAMILTON BANK

Telephone - You can contact us by telephone at (816) 583-2143.

Facsimile - You can contact us by fax at (816) 583-4945.

Postal Mail - You can write to us at:

The Hamilton Bank

PO Box 127

Hamilton, MO 64644

In Person - You may visit us at any of our branch locations.

JURISDICTION AND VENUE

You agree and hereby submit to the exclusive personal jurisdiction and venue of the State courts and Federal courts in Caldwell County, Missouri, with respect to all matters relating to your access to or use of our Website or any Product, Material or Service. You irrevocably consent to such jurisdiction and venue.

SEVERABILITY; PARAGRAPH HEADINGS

If any term of this Agreement is declared invalid or unenforceable by any court, the remaining terms of this Agreement will not be affected, and this Agreement will be interpreted as if the invalid terms had not been in place for this Agreement. Paragraph headings do not limit or define either party's rights or obligations.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES - By accepting below or by otherwise using the service, you also agree that any and all disclosures and communications regarding the service between you and The Hamilton Bank, including this Agreement, may be made electronically by posting to The Hamilton Bank web site in accordance with applicable law. Any electronic disclosure or communication we make will be considered made when transmitted by The Hamilton Bank, and any disclosure or communication we make by posting to our web site will be considered made when posted by The Hamilton Bank.

EXCEPT AS SPECIFIED ABOVE OR AS MAY OTHERWISE BE PROVIDED BY LAW, THE HAMILTON BANK SHALL HAVE NO LIABILITY FOR ANY ACT OR OMISSION IN CONNECTION WITH THIS SERVICE, AND THE HAMILTON BANK'S CUMULATIVE LIABILITY IN ANY ONE CALENDAR YEAR, SHOULD IT BE FOUND TO EXIST NOTWITHSTANDING THIS PROVISION, SHALL NOT EXCEED THE FEES YOU HAVE PAID FOR THE SERVICE IN THAT CALENDAR YEAR. THE HAMILTON BANK HEREBY DISCLAIMS, FOR ITSELF AND/OR ANY OTHER ENTITY INVOLVED IN THE PROVIDING OF THIS SERVICE, ALL WARRANTIES, EITHER EXPRESSED, IMPLIED OR STATUTORY, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OR MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR LACK OF VIRUSES. IN NO EVENT, SHALL THE HAMILTON BANK OR ANY OTHER ENTITY INVOLVED IN THE PROVIDING OF THE SERVICE BE LIABLE FOR (1) DAMAGES CAUSED OTHER THAN BY ITS OWN GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT, OR (2) INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

BY CLICKING THE "I AGREE" BUTTON, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT. IF YOU DISAGREE, END YOUR ACCOUNT APPLICATION PROCESS NOW. YOU MAY NOT MAKE CHANGES TO THIS AGREEMENT. IF YOU DO SO, THE AGREEMENT WILL NO LONGER BE IN EFFECT, AND YOUR ONLINE BANKING ACCESS WILL BE CANCELED.

BY CLICKING ON "I AGREE" BELOW, YOU ARE GIVING US PERMISSION TO SET UP SERVICE FOR YOU AS AN ONLINE BANKING CUSTOMER.

IF YOU DO NOT WISH TO ENROLL, PLEASE CANCEL THE ENROLLMENT PROCESS.