ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

YOUR RIGHTS AND RESPONSIBILITIES

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to MORRIS BANK. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM Card (hereinafter referred to collectively as "ATM Card") or Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by MORRIS BANK which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ATM CARD SERVICES. The services available through use of your ATM Card are described below.

ATM CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your ATM Card or Debit Card at our ATM terminals, you may access your accounts through the following network(s): CIRRUS, INTERCEPT, MAESTRO, MASTERCARD, SUM and STAR SE

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS. Listed below are the cards you may use to purchase goods and services from merchants that have arranged to accept your cards as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your cards, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow

transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following cards and the corresponding designated account(s) may be used for Point of Sale transactions:

- Debit Card: checking account.
- ATM Card: checking account.

Your ATM and Debit Cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

SERVICES PROVIDED THROUGH USE OF TELEPHONE TRANSFER SERVICE. You may perform the following functions through use of TELEPHONE TRANSFER SERVICE:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, savings and money market accounts, Checking and Checking Accounts, and Savings and Savings Accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may make payments on consumer loans, home mortgage loans, home equity loans, and credit card accounts that you have with us.

In addition, you may perform other transactions such as: BLUE ON-CALL. Your account information is just a phone call away. Any time of the day or night, call to access Morris Bank's 24-Hour Telephone Banking at (478) 272-5202 to access your accounts using your touch-tone telephone and your Personal Identification Number (PIN) to obtain account information and complete other transactions.

For questions or more information, call us at: (478)272-5202

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING & MOBILE BANKING. MORRIS BANK offers its customers use of our ONLINE BANKING & MOBILE BANKING service.

You may access certain account(s) by computer to access ONLINE BANKING through the Bank's website at www.morris.bank or through a web-enabled mobile device using the BLUEmobile App using your assigned user ID and Password to:

- Transfer funds between eligible deposit accounts or from an existing line of credit,
- Review transactions or statements and Obtain account balance information,
- Make loan payments from eligible accounts to loan accounts with us or to 3rd parties through Bill Pay.
- Make Person to Person (P2P) payments using PeoplePay

Online Banking and/or Mobile Banking services may not be available for all account types including BLUE Future Savings and Morris MOOLA accounts.

FEES AND CHARGES FOR MOBILE BANKING: There is currently no charge for mobile banking services. You may be charged access fees by your cell phone service provider based on your individual plan. You may be charged access fees by your

cell phone service provider based on your individual plan. Web access is needed to use the Mobile Banking service. Check with your service provider for applicable fees.

MOBILE BANKING ELECTRONIC FUNDS TRANSFER (EFT) CAPABILITIES. Mobile banking capabilities generally refers to the ability to electronically transfer money between accounts using a mobile device. This functionality allows users to conveniently and securely move funds from one bank account to another without the need for physical checks or visiting a bank branch. The following EFT capabilities may be accessible through a web-enabled mobile device using the BLUEmobile App using your assigned user ID and Password:

Fund Transfers: Mobile banking apps provide a user-friendly interface that enables customers to initiate fund transfers between various accounts including, in part, savings, checking, and money market accounts. Users can easily move money between their own accounts within Morris Bank.
External Transfers: EFT capabilities may also allow users to send money to accounts at different financial institutions including, in part, transferring funds to friends, family, or making payments to businesses.
Peer-to-Peer (P2P) Payments: Morris Bank's mobile banking app incorporates P2P payment features through PeoplePay, which enables users to send money directly to other individuals using just their mobile phone number or email address. See more on this option in the PeoplePay section below.
Bill Payments: EFT capabilities also extend to paying bills electronically where users can set up recurring payments for utilities, credit cards, mortgages, and other regular expenses.
Security Measures: To ensure the safety of these transactions, Morris Bank's BLUEmobile banking app employs advanced security features such as multi-factor authentication (MFA), biometric verification (fingerprint or facial recognition), and encrypted communication channels.
Transaction History: EFT transactions conducted through the BLUEmobile banking app are recorded and displayed in the app's transaction history to provide users with a clear overview of your financial activities.
Limits and Restrictions: Depending on the bank's policies and the user's account type, there may be limits on the amount of money that can be transferred in a single transaction or within a certain timeframe.

EFT capabilities for mobile banking provide users with the convenience and flexibility to manage their funds electronically, making transactions smoother, faster, and more accessible while maintaining strong security measures.

MOBILE DEPOSIT: With Mobile Deposit, you can easily deposit checks via BLUEmobile to your qualified account(s) with Morris Bank using your camera-enabled mobile device. This mobile remote deposit capture feature allows you to capture and submit check images and information electronically through your BLUEmobile App to Morris Bank for deposit. This deposit service is part of our Mobile Banking service and is subject to the MOBILE BANKING SERVICE AGREEMENT and DISCLOSURE, which contains the terms and conditions of the use of mobile banking services. Mobile Banking & Mobile Deposit are services available only if you enroll in our Online Banking service.

PEOPLE PAY. People Pay allows customers to use their online banking to send payments directly to other consumers using only an email address or mobile phone number. To use PeoplePay, you need to be enrolled in Morris Bank Online Banking. Then, you can use People Pay from your smart phone - in the BLUE Mobile app - or desktop! It's easy to setup and use. Just set up your contact using their mobile phone number or e-mail address. For text and e-mail delivery, the recipient will receive directions on how to claim the money you've sent. We are constantly focused on the safety and security of your finances and this People Pay platform is no different. Be sure you're using the most secure option – Morris Bank People Pay. Use just an e-mail address and/or mobile phone number to send money. Avoid the hassle of carrying cash or writing checks and keep information private with no need to exchange account numbers.

CONTACT SUPPORT: We offer live, local, and technical support with our technology products from 8:45 a.m. until 5:00 p.m. each weekday (Monday - Friday). Give us a call at 478-274-2875 or send us an email at mbonline@morris.bank

ELECTRONIC CHECK CONVERSION. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - ATM CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to $500.00 through use of ATMs in any one day.

TRANSACTION LIMITATIONS - DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to $500.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to $2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER WITHDRAWAL LIMITATIONS. None.

SecurLOCK Equip. Protect your Morris Bank debit card directly from your phone - whenever and wherever you like with *SecurLOCK Equip,* from your app store, it's fast and free. There is no charge for the *SecurLOCK Equip* app, but charges from your Internet and mobile service provider may apply. *SecurLOCK Equip* is a cardholder-facing mobile app for card controls customizable for each card to match the desired usage profile. The SecurLOCK Equip mobile app allows a cardholder to control how, where, and when their debit cards are used via their mobile device. Turn your card on or off with the touch of a button. Set location based controls. Block international transactions or set spending limits. Cardholders can set card controls for their own cards as well as their dependents' cards.

*** SAVINGS BUILDER.** Build your Savings automatically with Savings Builder. This service provides an easy way to make your everyday purchases part of your savings plan by rounding up your debit card transactions to the nearest dollar amount and transferring it directly to your savings account. Every time you swipe your debit card you'll be building your savings! First, ENROLL your Morris Bank debit card* and then use your card for daily purchases, online purchases, and recurring payments to accumulate the most change. In other words, spend like you normally would.

We'll round up each of your purchases to the nearest dollar amount and transfer the change from your checking account to a Morris Bank savings account of your choice or to a child's savings account. Generally, the accumulated amount(s) from each of your posted debit card* transactions will be transferred from the checking account attached to your debit card to a savings account of your choice as a single transaction, no later than the end of the following business day. There is no cost to enroll. All you need to get started is a Morris Bank checking account with a debit card and Morris Bank savings account.

***** Upon enrollment, we will round up your MasterCard debit card purchases to the nearest dollar amount and transfer the difference from your checking account to your Morris Bank savings account. If your savings account enrolled in Savings Builder is converted to a checking account, Savings Builder transfers will continue to be made into that account. We may cancel or modify the Savings Builder service at any time without prior notice. **If you would like to enroll in *SAVINGS BUILDER, please contact us today to get started at (478) 272-5202 or visit your local branch for more information.**
Savings Builder is only available if you have a Debit Card linked to a Morris Bank checking account. If you enroll, all qualifying transactions from debit card(s) attached to your checking account will be included in the roundup.

· Both signature-based and PIN based debit card transactions qualify for Savings Builder; ATM transactions do not qualify.
· Credit transactions or adjustment transactions will not be rounded up.
· The roundup transfer(s) will only happen if you have sufficient funds in your checking account at the end of each business day; the transfer will never overdraw your account.

OTHER INFORMATION ABOUT SAVINGS BUILDER. Savings Builder is only available if you have a Debit Card linked to a Morris Bank checking account. If you enroll, all qualifying transactions from debit card(s) attached to your checking account will be included in the roundup.

· Both signature-based and PIN based debit card transactions qualify for Savings Builder; ATM transactions do not qualify.
· Credit transactions or adjustment transactions will not be rounded up.
· The roundup transfer(s) may happen even if you have insufficient funds in your checking account at the end of each business day; the transfer may overdraw your account in some circumstances.

OTHER LIMITATIONS.

- Limitations are imposed on Internet Banking services as well as ACH transactions for Morris MOOLA Savings & BLUE Future Savings & Checking Accounts. Debit cards are not issued for Morris MOOLA or BLUE Future Savings Accounts.
- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is $15.00 or less. Upon completing a transaction of more than $15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than $15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is $15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (478)272-5202 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify MORRIS BANK immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at our ATM.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (478)272-5202
or
write to: Morris Bank, a division of Vallant Bank
OPERATIONS DEPARTMENT
P.O. Box 520, Dublin, Georgia 31040

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: 1-800-500-1044 (8:00 AM to 8:45 PM (EST)) or 1-833-995-2888 (Saturday, 9:00 AM to 2:45 PM (EST))
or
write to: Morris Bank, a division of Vallant Bank
OPERATIONS DEPARTMENT
P. O. Box 520 Dublin, GA 31040

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars ($50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars ($500.00).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF DEBIT CARD. You agree not to use your Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (478)272-5202
or
write to: Morris Bank, a division of Vallant Bank
OPERATIONS DEPARTMENT
P. O. Box 520 Dublin, GA 31040
or
use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact MORRIS BANK no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit

your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we 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 as provided by law. 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 transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

PER TRANSACTION CHARGE. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable FEE SCHEDULE to determine the applicable amount.

PERIODIC CHARGE. We may charge you a fixed monthly or annual charge for the additional services available to you through your ATM Card or Debit Card or otherwise. See the applicable FEE SCHEDULE to determine the amount of the charges.

FEES. You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary machines or through a network or are Point of Sale transfers or transfers made without the use of your ATM Card or Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current FEE SCHEDULE, which is hereby incorporated into this document.

FEE SCHEDULE. The FEE SCHEDULE referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from MORRIS BANK upon request.

PREAUTHORIZED TRANSACTIONS. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our FEE SCHEDULE, which is incorporated into this document by reference.

Morris Bank, a division of Vallant Bank may assess a cash withdrawal fee of $1.25 or a balance inquiry fee of $0.25 per occurrence for transactions at non-proprietary ATMs.

REFER TO ALL RELATED ACCOUNT OPENING DISCLOSURES FOR ADDITIONAL FEES OR CHARGES THAT MAY BE INCURRED.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release MORRIS BANK and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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 permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your

ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and MORRIS BANK.

Do NOT reveal your PIN to any person not authorized to access your account.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send test messages to you at the telephone number(s) that you provide to us, including a mobile number, which may result in charges or fees to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., auto-dialer) or from an artificial or pre-recorded voice message system. Additionally, you agree that we may send electronic communication to you at the e-mail addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

FRAUD PREVENTION: STAY SAFE & KEEP YOUR INFORMATION SECURE

Scammers are increasingly using sophisticated social engineering tactics to gain access to your money and data. Stay proactive to keep your information safe. Talk to your parents, children and friends about common scams and how being cyber secure can help keep their money and information safe.

Social engineering is the use of deception to obtain sensitive or confidential information for criminal, fraudulent or malicious purposes. Using information available online, criminals disguised as trusted individuals, bosses or authority figures coerce individuals into revealing sensitive information that can be used against them. This threat relies on and exploits the human tendency to trust, but being vigilant can be your first line of defense.

CYBER CRIMINALS PHISH (A SOCIAL ENGINEERING TACTIC) BY:

· Contacting you through fraudulent methods, spoofed telephone numbers or compromised email accounts or messaging apps.

· Providing an urgent pretext for why you must send confidential or financial information.

· Encouraging you to provide your personal or account information or click a link that downloads malware onto your computer and gives criminals access to your device and information

RED FLAGS TO LOOK OUT FOR:

· You’re contacted unexpectedly.

· The communication plays with your emotions.

· You’re pressured to act immediately.

· You’re asked to pay in an unusual way or asked to transfer money to protect yourself.

· If the deal seems too good to be true.

SCAMMERS MAY CHANGE THEIR STORY, BUT THEIR TACTICS ARE OFTEN THE SAME:

· Impersonation is a common tactic that scammers will use to target individuals. An imposter may impersonate government officials, a loved one, a utility company, a person you trust, or even your bank.

· Email compromise may happen when you are contacted via email by a hacked or fake account that looks legitimate and tricks you into sending funds.

· Romance scams occur when scammers create a fake online identity via dating apps or social media and attempt to establish a trusting and believable relationship. They then make an emotional plea and use different methods to ask for money through untraceable means.
· Tech support scams occur when a scammer poses as a service or support representative of a familiar company to resolve unsolicited technology issues. They may gain remote access to devices or accounts in order to compromise your information and finances.
· Fake listings for vehicles, jobs or apartments, will be promising and seem too good to be true. You may be asked for personal information to secure a job or to send money electronically via a wire or payment app before you are able to view an apartment/house.
· Debt relief scams may be offered via email or an online platform but then you are asked to make a bogus up-front payment for processing or related services to receive debt relief.

TALK TO FAMILY AND FRIENDS ABOUT HOW TO HELP PROTECT THEMSELVES:

Be careful what you post about yourself or your family online, including personally identifiable information such as your address, cell phone number, or account information.
· Verify unsolicited phone calls or email. To obtain more information, try to contact the person or organization through a verified website or alternate phone number.
· Never share information with people you don't know, especially if they contacted you.
· Never click on pop-up messages as they are regularly used to spread malicious software.
· Remember that anyone can become a target of a scam.
· Protect your accounts. Enable multifactor authentication when able to and enroll in or allow account activity alerts.
· Monitor your privacy settings on online accounts.
· Trust your instincts. If an offer looks too good to be true, it probably is.
· Report the incident to local law enforcement immediately and contact your bank.

BE PROACTIVE:

· Be careful when posting personally identifiable information on social media. Enable security settings on your social media profiles to limit what you share publicly.
· Download app updates. Unpatched software can make you an easy target.
· Invest in antivirus software and other cyber security software that can flag suspicious emails and sites.
· Don't fall for the bait. If an offer sounds too good to be true, it probably is. Or if an email looks strange, look up the sender and call them (don't use the number they provide).
· Never trust unknown individuals. Verify everything they claim and do not send sensitive information to anyone whose identity you can't verify.

IF YOU SUSPECT YOU HAVE BEEN TARGETED:

· Don't delay. Acting quickly after an event can minimize damage to you or your business.
· Call your bank and freeze financial accounts that may be affected.
· Change all passwords that may have been compromised.
· File reports with the relevant local enforcement officials.
· Notify the company on whose platform the threat originated.
· Document everything about the financial fraud. The more information you have, the better armed you will be to assist an investigation, and the better prepared you will be against future cyber-crime attempts.