

April 2019

We are updating our Personal Online and Mobile Banking Service Agreement and Bill Pay Terms and Conditions effective April 23, 2019. Here is what is changing:

- We have combined the Bill Pay Terms and Conditions and the Personal Online and Mobile Banking Service Agreement into one agreement ("Agreement"). The terms and conditions for the services previously described in the Bill Pay Terms and Conditions (Bill Payment Services and Account to Account Transfers) now appear in the "Terms of Service for Service Provider Services" section of the Agreement.
- We have increased the deposit limits for the Mobile Deposit Service.
- We have deleted some of the exclusions to the Mobiliti service.
- We are now offering person to person transfers (Send Money) using *Zelle*®. The Popmoney Payments Service terms have been deleted and the *Zelle* terms and conditions are included in the "Terms of Service for Service Provider Services" section of the Agreement. *Zelle*® is not available for business accounts. If you have saved any recurring payments or addressees within the Popmoney Payments Service (Send Money), they may need to be re-entered into the *Zelle* service.
- We have added an explanation that *Zelle*'s privacy policy applies if you access *Zelle* directly rather than through Online and Mobile Banking.
- We use service providers to offer some of our online and mobile banking services to you and have added a description of the roles and liabilities of our service providers.

These updates will go into effect on April 23, 2019. This notice is a summary of the changes and is not a replacement for the actual terms. You are responsible for reviewing the revised agreement in its entirety. On the effective date, you can view the revised Personal Online and Mobile Banking Service Agreement through Online Banking. The revised agreement is also available on our Website under Account Details.

Your continued use of Online Banking or Mobile Banking after the effective date will constitute your acceptance of these changes.