JEFFERSON BANK

ONLINE BANKING SERVICES AGREEMENT

THIS ONLINE BANKING SERVICES AGREEMENT (THIS "AGREEMENT") IS ENTERED INTO BETWEEN JEFFERSON BANK, WITH ITS PRINCIPAL PLACE OF BUSINESS AT 1900 BROADWAY STREET, SUITE 900, SAN ANTONIO, TEXAS 78215 AND A MAILING ADDRESS OF P.O. BOX 5190, SAN ANTONIO, TEXAS 78201 ("BANK," "WE," "US," OR "OUR"), AND THE INDIVIDUAL OR ENTITY REGISTERING FOR, ACCESSING, OR USING THE BANK'S ONLINE BANKING SERVICES ("CUSTOMER," "YOU," OR "YOUR").

EFFECTIVE AS OF THE DATE YOU FIRST ACCESS OR USE THE SERVICES AFTER ACCEPTING THIS AGREEMENT (THE "EFFECTIVE DATE"), THIS AGREEMENT SETS FORTH THE TERMS, CONDITIONS, AND DISCLOSURES GOVERNING YOUR ENROLLMENT IN AND USE OF THE BANK'S ONLINE AND MOBILE BANKING PLATFORM, INCLUDING: ELECTRONIC FUNDS TRANSFERS, BILL PAYMENT SERVICES, EXTERNAL ACCOUNT TRANSFERS, MOBILE CHECK DEPOSIT, REAL-TIME ACCOUNT INFORMATION, ELECTRONIC STATEMENTS, AND OTHER DIGITAL FINANCIAL SERVICES THE BANK MAY OFFER FROM TIME TO TIME (COLLECTIVELY, THE "SERVICES").

PLEASE REVIEW THIS AGREEMENT CAREFULLY. BY CLICKING "I AGREE" OR OTHERWISE USING OR ACCESSING THE SERVICES, YOU ACCEPT AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS SET FORTH HEREIN. BY ACCEPTING THIS AGREEMENT, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND ITS TERMS AND THAT YOU ARE CREATING A VALID AND BINDING CONTRACT WITH JEFFERSON BANK. THIS AGREEMENT PROVIDES, AMONG OTHER THINGS, THE FOLLOWING:

- WAIVER OF MULTIPLE SIGNATURE REQUIREMENTS ON ACCOUNTS;
- CONSENT TO BINDING ARBITRATION; AND
- WAIVER OF CERTAIN LIABILITY WE MIGHT HAVE TO YOU (OR LIMITATIONS REGARDING THE SAME).

PLEASE RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS. YOU MAY OBTAIN A PAPER COPY AT ANY TIME BY CONTACTING US AT (210) 736-7600 OR CUSTOMERSERVICE@JEFFERSONBANK.COM. FOR ADDITIONAL INFORMATION CONCERNING OUR PRIVACY PRACTICES, YOUR RIGHTS UNDER ELECTRONIC FUNDS TRANSFER LAWS, AND LIMITATIONS OF LIABILITY, PLEASE REVIEW THE "PRIVACY POLICY" AND "ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT," EACH INCORPORATED HEREIN BY REFERENCE.

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SCHEDULE 1 – REGULATORY DISCLOSURES

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JEFFERSON BANK

ONLINE BANKING SERVICES AGREEMENT

1. What This Agreement Covers; Definitions.

This Agreement covers your use of the Services and applies to consumer and business customers. The Services provide access to your Accounts and ATM and check card information via the Internet. The Services include, but are not limited to, the following:

- Open Account
- View Account balances
- View check images
- View deposited items
- Make internal and external transfers
- Make loan payments and loan advances
- Submit stop payment requests
- Make bill payments
- Order checks
- Change your email address, mailing address, and other contact information
- Receive Electronic Communications (as defined in the E-SIGN Disclosure and Agreement to Electronic Delivery)
- Enroll in Account alerts (e.g., balance, insufficient funds, and clearing item notifications)
- Activate, suspend, and report a lost or stolen debit card
- Enroll in Account aggregation
- Download transaction history and data using Intuit products
- Send and receive secure messages
- Access Mobile Banking
- Make Mobile Deposits
- Intuit and Quicken integration

Access to the Services will be provided through the Bank's online banking system ("Online Banking System") or through software (the "Mobile App" or "App") designed for your mobile phone, tablet, or wearable device (each, a "Mobile Device"). "Website" refers to all jeffersonbank.com websites and pages maintained by us, including pages accessible only after you accept this Agreement. It does not include any website with its own separate agreement governing online access or any third-party website not hosted or maintained by the Bank.

You understand that industry standards for online banking are dynamic and constantly evolving. By consenting to this Agreement, you acknowledge the risks inherent in online delivery of and access to banking services, including delay or failure due to technical difficulties, weather conditions, and matters beyond our reasonable control. You have considered these risks and our Security Procedures and agree that our Security Procedures are commercially reasonable.

The following capitalized terms have the meanings set forth below. Additional defined terms appear throughout this Agreement and are identified by initial capitalization and quotation marks at first use.

"Account" means any deposit account, loan account, or other account you have with us now or in the future that is eligible for access through the Services.

"Account Agreement" means the deposit account agreement, loan agreement, or other agreement governing your Account(s) with the Bank.

"Additional Authentication Information" or "AAI" means security questions, responses, biometric data, one-time passcodes, or other information used to verify your identity.

"Agent" means a third-party agent appointed by Customer pursuant to an Agency Addendum or through a menu selection to access Account Information on a view-only basis.

"Authorized Party" means any Authorized User, Business User, Agent, or other individual authorized by you to access or use the Services on your behalf.

"Authorized Signer" means any individual whose signature is on file with the Bank as authorized to sign on an Account, as reflected on the Account Signature Card or other documentation maintained by the Bank.

"Authorized User" means an individual designated by Customer through Implementation Forms, automated enrollment, or other methods required by Bank to access the Online Banking System and Services, including authority to enroll in, modify, or terminate the Services, authorize and remove authorization of individual Business Users and Agents, and perform transactions related to any Service, subject to any entitlements or restrictions established by Customer or Bank.

"Beneficiary" means a person or entity designated to receive benefits, payments, or assets from an Account, trust, or other financial arrangement, including but not limited to payable-on-death designations, trust beneficiaries, and IRA or retirement account beneficiaries.

"Bill Pay" means the bill payment service offered through the Online Banking System that allows you to pay bills electronically.

"Business Day" means any day other than Saturday, Sunday, or a federal holiday on which the Bank is open for business.

"Business Owner" means Customer's designated primary administrative Authorized User for a business Online Banking profile who has authority to enroll in, modify features of, or terminate the Services and to authorize Business Users and Agents.

"Business User" means an individual authorized by Customer to use the Services and perform transactions for which they are authorized, subject to restrictions and limits designated by Customer.

"Consumer Account" means an Account established primarily for personal, family, or household purposes and not for business, commercial, or non-personal purposes, and which is subject to the consumer protection provisions of the Electronic Fund Transfer Act (Regulation E) to the extent required by applicable law.

"Consumer Customer" means a Customer who is an individual and who uses the Services and maintains Accounts primarily for personal, family, or household purposes, and not for business, commercial, or non-personal purposes.

"Business Customer" means a Customer who uses the Services and maintains Accounts primarily for business, commercial, or non-personal purposes, including sole proprietorships, partnerships, corporations, limited liability companies, trusts (other than personal trusts), estates, non-profit organizations, and governmental entities.

"Customer" means the individual or entity that has entered into this Agreement with the Bank and has established one or more Accounts eligible for access through the Services, including any successor, heir, executor, administrator, or permitted assign of such individual or entity.

"External Account" means an account held in your name at another financial institution located within the United States.

"External Transfers" means electronic transfers of funds initiated through the Services between an eligible Account held at the Bank and an External Account, processed through the Automated Clearing House ("ACH") Network.

"Fiduciary" means a party who holds a legal or ethical obligation to act in the best interest of another, including but not limited to trustees, executors, agents under a power of attorney, conservators, and investment advisors, and who may be authorized to access or manage Accounts on behalf of another individual or entity.

"Legal Guardian" means a person appointed by a court or other legal authority having jurisdiction to manage the personal affairs and/or financial matters of a minor or an incapacitated individual, and who may be authorized to access or manage Accounts on behalf of such minor or incapacitated individual in accordance with applicable law and court orders.

"Login ID" means the unique identifier you create or are assigned to access the Online Banking System.

"Material Adverse Change" means any event, circumstance, or condition that, in the Bank's reasonable judgment: (a) materially and adversely affects Customer's financial condition, creditworthiness, or ability to perform its obligations under this Agreement; (b) materially and adversely affects the value, enforceability, or priority of any security interest or collateral held by the Bank; (c) results in Customer's insolvency, bankruptcy filing, appointment of a receiver, or similar proceeding; (d) results in a material change in Customer's ownership, control, or management; or (e) creates a material risk of loss, liability, or reputational harm to the Bank.

"Mobile App" or "App" means the software application provided by the Bank for use on Mobile Devices to access the Services.

"Mobile Banking" means the Services accessed through a Mobile Device, including through the Mobile App.

"Mobile Deposit" means the remote deposit capture service that allows you to deposit checks by capturing images with a Mobile Device.

"Mobile Device" means a mobile phone, tablet, wearable device, or other portable electronic device capable of accessing the Services.

"Online Banking System" means the Bank's secure internet-based platform through which you access the Services.

"Original Check" means the original paper check, draft, or similar negotiable instrument payable on demand and drawn on or payable through a United States financial institution that is the source document for Mobile Deposit.

"Password" means the confidential code you create or are assigned to authenticate your access to the Online Banking System.

"Payee" means a person or entity you designate to receive payments through Bill Pay.

"Personally Identifiable Information" or "PII" means information that can be used to identify, contact, or locate an individual, including name, address, Social Security number, date of birth, and financial account information.

"Power of Attorney" means a legal document executed in accordance with applicable law, including the Texas Estates Code or other applicable state law, by which a principal authorizes an agent to act on the principal's behalf with respect to financial matters, including accessing and transacting on the principal's Accounts.

"Secure Access Code" means a one-time or temporary code delivered to you electronically to verify your identity when accessing the Online Banking System.

"Security Phrase" means a phrase or passphrase used in conjunction with the Security Procedures to access and use Bill Pay, as further described in Section 17.B.

"Reasonable Opportunity to Act" means a period of one (1) Business Day following the Bank's receipt of notice for reports of lost, stolen, or compromised Security Procedures, suspected fraud, or unauthorized access, and two (2) Business Days following the Bank's receipt of notice for all other matters requiring Bank action, unless a shorter or longer period is specified elsewhere in this Agreement or required by applicable law.

"Security Procedures" means the Login ID, Password, Secure Access Code, AAI, multi-factor authentication, call-back protocols, security tokens, biometric authentication, and other systems or procedures provided by Bank for authenticating communications, transactions, and use of the Services.

"Services" means the online and mobile banking services offered by the Bank, as described in this Agreement and as may be modified from time to time.

"Substitute Check" means a paper reproduction of an Original Check that meets the requirements of the Check Clearing for the 21st Century Act for legal equivalence to the Original Check.

"Third-Party Services" means software, applications, information, tools, and services supplied by companies not affiliated with the Bank, including account aggregation services, person-to-person payment services, and data connectivity services.

"Trust" means a legal arrangement governed by a written trust instrument under which a trustee holds and manages assets for the benefit of one or more Beneficiaries, including revocable living trusts, irrevocable trusts, testamentary trusts, and any other trust arrangement recognized under applicable law.

"Website" means all jeffersonbank.com websites and pages maintained by the Bank, including pages accessible only after you accept this Agreement, but excluding any website with its own separate agreement or any third-party website not hosted by the Bank.

2. Order of Precedence and Conflicts.

In the event of any conflict or inconsistency among the documents governing your relationship with the Bank, the following order of precedence shall apply (with earlier-listed documents controlling over later-listed documents to the extent of the conflict): (1) Regulatory Disclosures set forth in Schedule 1, to the extent mandated by applicable law; (2) this Agreement; (3) your Account Agreement(s); (4) the E-SIGN Disclosure and Agreement to Electronic Delivery; (5) the Website Terms and Conditions; and (6) any other applicable policies, procedures, or documents. This hierarchy applies only to direct conflicts and does not limit the applicability of provisions that can be read together harmoniously.

The terms and conditions of this Agreement supplement the terms, conditions, rules, and regulations applicable to your existing Accounts or services. This Agreement supplements: (a) any Account Agreement regarding your Account(s); (b) the E-SIGN Disclosure and Agreement to Electronic Delivery (your agreement to which is a condition of access to the Services); (c) the Website Terms and Conditions at https://www.jeffersonbank.com/terms-conditions; (d) the terms or instructions presented when enrolling for, activating, accessing, or using any services in the Online Banking System or through a Mobile Device; (e) our rules, procedures, and policies, as amended from time to time; (f) any then-current rules and regulations of any funds transfer system or payment system used in connection with any Account you access through Bill Pay; and (g) applicable state and federal laws and regulations. If this Agreement conflicts with any other agreement you have with us, this Agreement controls to the extent necessary to resolve the conflict. In the

event of an inconsistency between this Agreement and the Texas Business and Commerce Code, or any other law or regulation permitting waiver or modification by agreement, this Agreement prevails.

The information you provide to the Bank and its third-party service providers is subject to the Bank's Privacy Policy, available at https://www.jeffersonbank.com/privacy-policy. By using the Services, you represent that you have read, understood, and agreed to the Privacy Policy.

3. Services.

Subject to this Agreement, you may use the Services we make available from time to time. These services allow you to access your Account(s) through our Online Banking System and Mobile App, perform authorized transactions, and utilize the Services described herein. Eligible Accounts and available Services are listed on our Website and may be updated at our sole discretion. Services may include viewing Account balances, reviewing transaction history and other Account information, and making one-time or recurring transfers to other Bank customers.

In some instances, balances and transaction history may reflect activity only through the close of the previous Business Day. When we introduce or eliminate features, we will notify you using the procedures described in this Agreement. You are solely responsible for acquiring and maintaining equipment capable of accessing the Services and for all costs associated with such access. When you instruct the Bank to transfer funds to or from your Accounts through the Services, you authorize the Bank to withdraw the necessary funds from the Account you designate.

4. Enrollment in the Services.

Consumer and business customers may apply to enroll in the Services online at jeffersonbank.com. For Business OLB Profiles, following initial enrollment and Business Owner acceptance of this Agreement, any newly designated Business Users must be activated by the Bank before the Business Owner can assign accounts or entitlements. To authenticate your identity and determine eligibility, you agree to provide all requested Account information and answer any additional questions or provide information the Bank may require ("Additional Authentication Information" or "AAI"). The Bank may contact you to confirm the information provided and reserves the right to approve or deny enrollment. Upon successful authentication and approval, a secure access code ("Secure Access Code") will be electronically delivered to you to access the Online Banking System.

5. Account Owners and Authorized Parties.

A. Consumer Customers. By accessing the Online Banking System or any Services, you agree that you have the right to provide us with instructions, make decisions, obtain information, or make requests associated with the Account(s) and related Services.

You agree that if you allow another individual access to your Online Banking System Security Procedures or other access information, you will be bound by and liable for any action that individual performs through the Services. This includes individuals authorized to access your Account and perform transactions, such as an individual with access via Power of Attorney or as a convenience signer designated on the Account Signature Card, or by means of an appointment made pursuant to a separate Agency Addendum to Online Banking Services Agreement executed by Customer, Agent, and Bank (an "Agency Addendum"). All transactions that an individual performs on your Account(s) using your Security Procedures, including those you did not want or intend, are authorized transactions. You are solely responsible for those transactions, and we are not responsible for them.

THE BANK WILL HAVE NO LIABILITY TO YOU FOR UNAUTHORIZED PAYMENTS OR TRANSFERS MADE BEFORE YOU HAVE NOTIFIED US OF POSSIBLE UNAUTHORIZED USE AND WE HAVE HAD A REASONABLE OPPORTUNITY TO ACT ON THAT NOTICE.

B. Business Customers. By accessing the Online Banking System or any Services, you agree that you have the right to provide us with instructions, make decisions, obtain information, or make requests associated with the Account(s) and related Services. By designating any individual as an Authorized User, Business User, or Agent (individually, an "Authorized Party" and together with authorized signers, "Authorized Parties") through any means we permit, you agree that each Authorized Party acts as your agent and is bound by this Agreement. ALL TRANSACTIONS THAT AN AUTHORIZED PARTY PERFORMS ON AN ACCOUNT OR THROUGH THE ONLINE BANKING SYSTEM, INCLUDING THOSE YOU DID NOT INTEND OR THAT EXCEED YOUR AUTHORIZATION, ARE DEEMED AUTHORIZED BY YOU. You assume full responsibility for all such transactions and any resulting losses, and you agree that we are not liable for them. This includes accessing e-statements/notices and transferring funds between your Account(s) and any accounts linked by an Authorized Party. You agree to indemnify and hold the Bank harmless from any claims, liabilities, or losses arising from the acts or omissions of you or your Authorized Parties.

"Agents" may, based on authority granted by Customer, use the Services and perform transactions related to any Service for which they are authorized, subject to restrictions and limits designated by Customer. Agent powers are generally limited to view-only Account access and use of the Services.

"Authorized Users" may, based on authority granted by Customer through Implementation Forms, automated enrollment, or other methods required by Bank, have authority to: enroll in, modify, or terminate the Services; authorize and remove authorization of individual Business Users and Agents; and perform transactions related to any Service.

"Business Users" may, based on authority granted by Customer, use the Services and perform transactions related to any Service for which they are authorized, subject to restrictions and limits designated by Customer.

For any Authorized Signer on an Account, we may, in our sole discretion, treat that Authorized Signer as an Authorized User for purposes of access, use and modification of the Online Banking System and Services.

You agree that you, not we, are solely responsible for supervising your Authorized Parties and monitoring their actions on your behalf, regardless of any management tools we may provide. If you revoke or change an Authorized Party's authority, only transactions performed by that party after you provide proper notice and we have a reasonable opportunity to act will be considered unauthorized. To terminate an Authorized Party, you must send a secure message through the Online Banking System or contact us at (210) 736-7600. **THE BANK WILL HAVE NO LIABILITY FOR ANY PAYMENTS OR TRANSFERS MADE USING YOUR SECURITY PROCEDURES BY AUTHORIZED PARTIES BEFORE YOU NOTIFY US OF REVOCATION OR MISUSE AND WE HAVE A REASONABLE OPPORTUNITY TO ACT.**

You are responsible for ensuring each Authorized Party maintains strict confidentiality of their Security Procedures. You represent and warrant that any action an Authorized Party takes is fully authorized by you. If we receive conflicting instructions or believe an Account's security is at risk, we may, in our sole discretion and without prior notice, immediately terminate or suspend an Authorized Party's access to any Service or Account, or otherwise restrict their authority.

If you link Accounts of multiple businesses, individual Accounts, or fiduciary Accounts, you do so entirely at your and those businesses', individuals', or beneficiaries' risk. You agree that the Bank has no liability for such linking. You represent that you are authorized to link the Accounts and use all functions of the Services for each business, individual, or fiduciary Account. By linking Accounts, you acknowledge that Authorized Parties of one business, individual, or fiduciary Account may gain access to Accounts of another, and you accept all associated risks. You must immediately inform the Bank if the authority of any Authorized Party changes. The Bank is not liable for actions taken by an Authorized Party with diminished authority until you notify us at (210) 736-7600 or P.O. Box 5190, San Antonio, Texas 78201-0190, and we have had reasonable time to act.

An Authorized Party's authority terminates: (a) when we receive proper notice of termination from a Customer and have a reasonable opportunity to act; (b) when we receive proper notice that the appointing owner is no longer a Customer and have a reasonable opportunity to act; (c) for sole-proprietor accounts, upon receipt of reliable notice of the owner's death or incapacity and a reasonable opportunity to act; or (d) at our sole discretion at any time, including if a Customer or Authorized Party breaches this Agreement.

C. By linking any Account, you represent and warrant that you are an authorized signer or Authorized Party on the Account being linked and have obtained all necessary authority. You acknowledge that linking Accounts may grant an Authorized Party access to multiple Accounts under a single set of Security Procedures, and you accept all associated risk. The Bank is not responsible for errors, delays, posting issues, unauthorized transactions, or losses related to Accounts you link or aggregate within the Services, including non-Bank accounts. Your use of linked or aggregated Accounts is at your sole risk and liability.

D. The Bank's determination of whether an Account is a Consumer Account or a Business Account, based on information provided by you and other factors known to the Bank, shall be final and binding for purposes of this Agreement. You agree to notify the Bank promptly if the primary purpose for which you use an Account changes (for example, if a personal Account begins to be used primarily for business purposes, or vice versa). The Bank may reclassify an Account at any time based on actual usage patterns or other information, and the provisions applicable to the new classification shall apply prospectively from the date of reclassification.

6. Appointment and Authority of Third-Party Agents.

A. Agent Designation. Subject to the Bank's prior written approval, Customer may appoint one or more third-party agents (each, an "Agent") to access, on a view-only basis, information regarding designated Accounts (the "Designated Accounts") through the Online Banking System. Such appointment may be made online by means of a menu selection or pursuant to a separate Agency Addendum executed by Customer, Agent, and Bank, and is subject to Texas common law agency principles, the Texas Business Organizations Code, and Texas Finance Code Section 34.301 et seq. regarding powers of attorney and agency relationships.

B. Limited Authority. Agent authority is strictly limited to: (1) viewing Account Information for Designated Accounts, including: (a) Account balances; (b) transaction history; (c) Account statements; (d) Account holder information; and (e) other information accessible through view functions on the Online Banking System; (2) initiating deposits to Designated Accounts, subject to any per-transaction or daily limits established by Bank or Customer; and (3) initiating Bill Pay transactions on behalf of Customer through the Online Banking System, subject to any per-transaction or daily limits established by Bank or Customer. The Agent has no authority to: (i) initiate, authorize, or execute any transactions other than deposits and Bill Pay as expressly permitted herein; (ii) transfer or withdraw funds; (iii) modify Account Information or settings; (iv) add or remove signatories or Authorized Users; (v) open or close any Account; or (vi) take any action that would bind Customer or affect any Account other than making deposits and Bill Pay transactions as expressly authorized.

C. "Account Information" means: (a) Account balances; (b) transaction history (including date, amount, payee/payor, and transaction type); (c) periodic Account statements; (d) Account holder name and address; (e) Account status; (f) tax documents (including Forms 1099 and 1098); (g) loan or credit Account information; and (h) information accessible through future Online Banking System enhancements. Account Information expressly excludes: (i) beneficiary designation information; (ii) linked external account (as defined herein) details; and (iii) safe deposit box information.

D. Required Written Agreement. Agent represents and warrants that it has a written wealth management, advisory, or financial services agreement with Customer that: (a) describes Agent's services; (b) authorizes access to Customer's Account information; and (c) remains in effect. Upon request, Agent shall provide a copy (or relevant excerpts) to Bank. If no such agreement exists or is terminated, Agent

must promptly notify Customer and Bank, and Agent's access will be suspended until a conforming agreement is provided.

E. Purpose Limitation. Agent agrees to access Account Information only for purposes directly related to wealth management, advisory, or financial services provided to Customer under a separate written agreement, and will not use Account Information for any other purpose, including marketing, solicitation, or sale of unauthorized products or services.

F. Confidentiality Obligations. Agent must maintain strict confidentiality of all Account Information and may not disclose it to any third party except: (a) as required by law, regulation, subpoena, court order, or governmental authority, provided Agent (i) promptly notifies Customer and Bank to the extent legally permitted, (ii) cooperates in seeking a protective order or other remedy, and (iii) discloses only what is legally required; (b) as authorized by separate written consent from Customer; (c) to Agent's legal counsel, accountants, or auditors with a need to know who are bound by professional confidentiality obligations; or (d) as necessary to enforce Agent's rights under the Agency Addendum or this Agreement.

G. Data Security Requirements. Agent must take reasonable steps to protect Account Information from unauthorized access, use, or disclosure. Such steps include: (a) keeping login credentials confidential and not sharing them with others; (b) using strong, unique passwords and enabling multi-factor authentication where available; (c) keeping devices and software used to access Account Information reasonably up to date with security patches; (d) notifying Bank promptly upon discovery of any unauthorized access or suspected security breach; and (e) securely deleting or destroying Account Information when no longer needed.

H. Data Breach Notification. Agent must notify Customer and Bank in writing within twenty-four (24) hours of discovering or having reason to believe a Security Incident has occurred. "Security Incident" means: (a) unauthorized access to, acquisition of, or disclosure of Account Information; (b) any breach of Agent's security systems compromising confidentiality, integrity, or availability of Account Information; (c) loss, theft, or unauthorized destruction of Account Information; or (d) any event requiring notification under data breach laws. Agent must cooperate fully in investigating and responding to any Security Incident, take reasonable steps to mitigate harm, and bear all costs for required notifications and credit monitoring services.

I. Authorized User Management. Agent may designate employees, officers, or authorized representatives to access Account Information on Agent's behalf (each, an "Agent-Designated User"), subject to the following requirements:

(a) Agent is responsible for ensuring each Agent-Designated User complies with the Agency Addendum and this Agreement.

(b) Agent must maintain a current list of all Agent-Designated Users with each user's name, title, and business need for access.

(c) Agent must promptly revoke access for any Agent-Designated User who is no longer employed by or affiliated with Agent, no longer requires access, or has violated the Agency Addendum by revoking access within twenty-four (24) hours of the Agent-Designated User's termination of employment or affiliation.

(d) Agent must provide Customer a list of Agent-Designated Users within five (5) Business Days of request.

J. Agent-Designated User Screening and Training. Before granting any Agent-Designated User access to Account Information, Agent must: (a) conduct a background check in accordance with Agent's standard employment screening procedures; (b) require written acknowledgment of confidentiality obligations; and (c) provide training on data security best practices, including phishing and social

engineering recognition. Agent must conduct refresher training for all Agent-Designated Users at least annually and maintain training records for three (3) years.

K. Agent-Designated User Restrictions. Each Agent-Designated User's access must be limited to the minimum necessary to perform their job functions ("least privilege" access). Agent must: (a) implement role-based access controls based on each user's specific responsibilities; (b) prohibit access from personal devices unless subject to Agent's mobile device management and security policies; (c) prohibit downloading, copying, or exporting Account Information except as necessary for authorized services in accordance with Agent's data handling policies; (d) monitor access activity and promptly investigate any anomalous or unauthorized activity; and (e) ensure that each Agent-Designated User is at least eighteen (18) years of age.

L. Real-Time Notification of Access Revocation. Agent must notify Bank in writing (including by email to Bank's designated security contact) within four (4) hours of: (a) terminating or suspending any Agent-Designated User's access; (b) discovering that any Agent-Designated User's employment or affiliation has ended; or (c) discovering any actual or suspected unauthorized access by a current or former Agent-Designated User. Bank will disable such credentials within one (1) Business Day of receiving notice.

M. Separate Credentials. Bank will issue Agent separate Login ID and Password for accessing the Online Banking System. Agent may not use Customer's Security Procedures to access any Account.

N. Security Obligations. Agent agrees to: (a) maintain confidentiality and security of all Security Procedures; (b) not share credentials with any third party; (c) immediately notify Bank of any actual or suspected unauthorized access or security breach; (d) comply with all Bank security procedures as described in Section 11 of this Agreement and as may be amended; and (e) acknowledge that Agent has read and agrees to comply with Bank's Privacy Policy at https://www.jeffersonbank.com/privacy-policy.

O. Multi-Factor Authentication. Agent shall comply with Bank's multi-factor authentication requirements as implemented from time to time consistent with Federal Financial Institutions Examination Council guidance.

P. General Rights. Bank reserves the right to: (a) suspend or terminate Agent's access at any time, with or without cause, upon notice to Customer; (b) modify, update, or discontinue the Online Banking System or any features; (c) require additional verification or authentication procedures; and (d) establish reasonable limitations on access frequency or volume.

Q. No Duty to Monitor. Bank has no obligation to monitor Agent's use of Account Information or verify that Agent is acting within the scope of its authority. Customer and Agent acknowledge that Bank shall have no liability for Agent's or any Agent-Designated User's access to, use of, or misuse of Account Information.

R. Indemnification by Customer. Customer agrees to indemnify, defend, and hold harmless Bank and its officers, directors, employees, agents, and affiliates from any claims, liabilities, losses, damages, costs, and expenses (including attorneys' fees) arising from: (a) Agent's access to or use of Account Information; (b) any breach of the Agency Addendum or this Agreement by Customer or Agent; (c) any unauthorized disclosure or misuse of Account Information by Agent; or (d) any dispute between Customer and Agent.

S. Indemnification by Agent. Agent agrees to indemnify, defend, and hold harmless Bank and its officers, directors, employees, agents, and affiliates from any claims, liabilities, losses, damages, costs, and expenses (including attorneys' fees) arising from: (a) Agent's access to or use of Account Information; (b) any breach of the Agency Addendum or this Agreement by Agent or any Agent-Designated User; (c) any unauthorized access resulting from acts or omissions of Agent or any Agent-Designated User; (d) any violation of applicable law by Agent or any Agent-Designated User; or (e) any dispute between Customer and Agent.

T. **LIMITATION OF LIABILITY. TO THE FULLEST EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO CUSTOMER, AGENT, OR ANY AGENT-DESIGNATED USER FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING LOSS OF PROFITS, DATA, OR BUSINESS OPPORTUNITIES ARISING FROM THIS SECTION, THE AGENCY ADDENDUM, OR THE AGENT'S ACCESS TO ACCOUNT INFORMATION, REGARDLESS OF THE THEORY OF LIABILITY AND EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**

U. Termination Rights. Agent access under this section may be terminated as follows: (a) Customer may terminate at any time by written notice to Bank; (b) Agent may terminate at any time by written notice to Customer and Bank; (c) Bank may terminate at any time, with or without cause, by written notice to Customer; or (d) access automatically terminates upon termination of this Agreement or the relationship between Customer and Agent.

V. Effect of Termination. Upon termination of Agent access:

(a) Access Revocation. All access rights granted to Agent and Agent-Designated Users are immediately revoked. Bank will disable all associated credentials within one (1) Business Day of receiving termination notice or the effective date, whichever is earlier. Agent will cooperate in verifying deactivation and will not attempt to access the Online Banking System after termination.

(b) Return and Destruction of Confidential Information. Within fifteen (15) days after termination, Agent must: (i) return to Customer or Bank all documents and materials containing Account Information or other confidential information obtained through the Online Banking System; (ii) permanently delete all electronic copies in Agent's possession, including copies on servers, backup systems, or portable devices; and (iii) provide written certification signed by an authorized officer confirming compliance with this paragraph. Agent may retain copies only to the extent required by law, provided such information remains subject to confidentiality obligations. Notwithstanding the foregoing, Bank shall have no obligation to monitor Agent's compliance with this paragraph or to request certification of destruction, although Bank may do so in its sole discretion.

(c) Material Breach. Immediate termination without prior notice is permitted in cases of: (i) any unauthorized or attempted transaction by Agent or Agent-Designated User; (ii) disclosure of Account Information in violation of confidentiality obligations; (iii) failure to report a Security Incident within the required timeframe; (iv) failure to maintain data security requirements; (v) failure to revoke Agent-Designated User access as required; or (vi) any misrepresentation regarding compliance.

W. Federal Compliance. This section is subject to and shall be construed in accordance with applicable federal banking laws and regulations, including: (a) the Bank Secrecy Act (31 U.S.C. § 5311 et seq.) and implementing regulations (31 C.F.R. Chapter X); (b) the USA PATRIOT Act (Pub. L. 107-56); (c) the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and Regulation P (12 C.F.R. Part 1016) regarding consumer financial information privacy; (d) applicable requirements of the Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, or Federal Reserve System; and (e) the Interagency Guidelines Establishing Information Security Standards (12 C.F.R. Part 30, Appendix B, or equivalent).

X. Texas State Law Compliance. This section shall comply with all applicable provisions of the Texas Finance Code, including Chapters 31 through 36 (Texas Banking Act) and Chapter 59 (relating to Customer records), the Texas Business and Commerce Code, and the Texas Property Code Chapter 72 (relating to unclaimed property). Customer acknowledges that disclosure of Account Information to the Agent does not violate the confidentiality provisions of Texas Finance Code Section 59.006, as such disclosure is made at Customer's express direction. Customer further acknowledges that the Agent is subject to the requirements of Texas Finance Code Section 34.301 et seq. regarding powers of attorney and agency relationships to the extent applicable.

Y. Customer Identification Program. Before activating the Agent's access to the Designated Accounts, the Bank may require identification and other information necessary to comply with its Customer Identification Program under 31 C.F.R. § 1020.220 and other anti-money laundering requirements.

Z. Amendment and Modification. This section may only be amended by written instrument executed by Customer, Bank, and Agent. No waiver is effective unless in writing and signed by the waiving party. If the Bank modifies the Online Banking System in a manner that materially expands the categories of information accessible to the Agent beyond the Account Information, the Bank will provide Customer at least thirty (30) days' prior written notice.

7. Waiver of Requirement for Two or More Signatures.

You agree that any requirement of verifying two or more signatures on any item, such as checks, will not apply to electronic or telephone transfers, and we will have no liability when making these transfers without such verification. This means that any person who is an authorized signer on your Account is authorized by you to individually make electronic or telephone transfers, even though that person's authority to transfer or withdraw funds from your Account by other means (e.g., by check) must be exercised jointly with one or more other persons.

8. Accessing Accounts and Services through the Online Banking System or Mobile App.

By enrolling in and using the Services, you represent and warrant to the Bank, as of the Effective Date and continuing throughout the term of this Agreement, that: (a) if you are an individual, you have the legal capacity to enter into this Agreement; (b) if you are a business entity, you are duly organized, validly existing, and in good standing under the laws of your jurisdiction of organization, and you have all necessary power and authority to enter into this Agreement and perform your obligations hereunder; (c) the execution, delivery, and performance of this Agreement have been duly authorized by all necessary action; (d) this Agreement constitutes a legal, valid, and binding obligation enforceable against you in accordance with its terms; (e) your entry into and performance of this Agreement do not violate any law, regulation, order, or agreement to which you are subject; (f) all information you have provided to the Bank in connection with the Services is true, accurate, and complete in all material respects, and you will promptly notify the Bank of any material changes; (g) you are not subject to any pending or threatened litigation, investigation, or proceeding that could materially affect your ability to perform your obligations under this Agreement; (h) you are in compliance with all applicable laws, including anti-money laundering laws, the Bank Secrecy Act, OFAC sanctions, and the Foreign Corrupt Practices Act; and (i) you have not engaged in, and will not engage in, any activity that would cause the Bank to violate any applicable law or regulation.

You represent, warrant, and covenant that: (a) you are the account holder of record of, or an authorized party on, Accounts linked to the Services; (b) all information you provide in connection with the Services is accurate, current, and complete, and you will promptly update your information if it changes; (c) you will not misrepresent your identity or account information; and (d) you are an authorized user of any computer or mobile device you use to access the Services. You agree to indemnify and hold us harmless for any losses, liabilities, or expenses we incur as a result of any breach of these representations. You agree to require each user to review and agree to be bound by the terms of this Agreement before being granted access to the Account(s) or Services.

You authorize Bank to provide you (and in the case of a business Account, your Authorized Parties) access to your Accounts and Services through the Online Banking System and Mobile App. To access your Accounts and Services, you must enroll in accordance with Section 4, establish a Login ID and Password and any other AAI we may require in accordance with Section 11, and maintain the required hardware and software as described on the Website. You must also comply with any other Security Procedures we may establish. You will generally be able to access your Accounts and the Services through the Online Banking System and Mobile App; however, at certain times, Services may not be available due to system maintenance or other circumstances.

9. Minors Using the Services.

The safety and privacy protection of minors is very important to Bank. Minors should always ask their parent or Legal Guardian for permission before sending personal information to anyone online. You understand that only the parent or Legal Guardian of a minor under age thirteen (13) has authority to access the Online Banking System, Mobile App, and the Services, even if the Account has been established on behalf of that minor. If you permit a minor under age thirteen (13) to use the Online Banking System, Mobile App, or the Services, or give the minor your Security Procedures, you understand that you are responsible for all activity the minor initiates from or to any of your Accounts.

10. Terminating Your Access to the Services.

We reserve the right to terminate or suspend your, or in the case of business Accounts, your Authorized Parties', access to the Online Banking System or Services if you violate any terms of this Agreement (including failure to pay fees under any applicable fee schedule) or any other agreement you have with us, and you agree that we may suspend or terminate access to any one or more of your Accounts and Services if you do so. We will not be required to reinstate or re-activate such access. Furthermore, if you close your Accounts and terminate your Services, or withdraw from the Service, we may suspend or terminate your access without prior notice. In some cases, if you close your Accounts, you may also lose access to the Services and we may terminate your access. Also, if you have no open and eligible Accounts linked to the Service, or do not use the Service for six (6) consecutive months, we may, in our sole discretion, terminate your access without prior notice.

11. Security.

A. By entering into this Agreement and using the Services, you agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable.

You agree to be bound by any instructions, whether authorized or unauthorized, that we implement in compliance with these Security Procedures, unless you have given us prior written notice of possible unauthorized use and we have had a reasonable opportunity to act on such notice. You also agree to comply with all our present and future Security Procedures. This includes protection of Login IDs, Passwords, Secure Access Codes, and other personal and business information. Our Security Procedures are contained in this Agreement and in other written procedures we may provide.

Bank uses Secure Socket Layer (SSL) encryption technology for all components of the Online Banking System. Upon logging into the Online Banking System with your Secure Access Code for the first time, you will be prompted to establish a login ID ("Login ID") and personal password ("Password") and to respond to any additional informational questions or requests for AAI. Such AAI shall be used in conjunction with various authentication procedures that Bank may employ, including security questions and responses and/or other hardware and software-based security and authentication programs and procedures. Upon selection, the Login ID, Password, and any additional AAI will become the method of authentication for your use of and access to the Online Banking System. You will be required to enter your Login ID and Password each time you access the Online Banking System. You may also be requested to enter your AAI and/or Secure Access Code from time to time.

You understand you are solely responsible for safeguarding your Security Procedures. You agree that Bank will rely on access via the Security Procedures as conclusive proof that you have authorized all activity conducted in the Online Banking System following such authenticated access, including any deposits, debits or credits, External Transfers, Bill Pay transactions, or any other charges or fees incurred. Bank shall have no obligation, liability, or control over said Security Procedures or your failure to maintain them. You agree not to give, disclose, or make available Security Procedures or other means to access your Account to any individuals not authorized to access your Account. You are responsible for all transfers and payments you authorize using the Services.

If you permit other persons to access the Services or provide or allow access to your Security Procedures, you are deemed to have consented to their access to your Accounts and are responsible for any and all transactions they initiate or authorize, even if they exceed your authorization. You understand that you must not leave your computer or Mobile Device unattended while using the Services and that you must log out after completing an online session. **You agree to notify Bank immediately if your Security Procedures have been lost, stolen, or compromised. Bank will have no liability for any unauthorized payment or transfer made using your Security Procedures that occurs before you notify us of possible unauthorized use and we have had a reasonable opportunity to act on that notice.**

You authorize us to follow any instructions entered through the Online Banking System, notwithstanding any dual or multiple approval requirement identified on the signature card or other documents relating to your Account. You agree and intend that authorization of transactions through the Services shall be considered the same as your written signature in authorizing us to perform any actions relating to the transactions requested. You agree that use of your Login ID and Password is the agreed Security Procedure to access the Services and that such Security Procedure is commercially reasonable. You agree to prevent unauthorized access to your Account(s) through the Services and to prevent unauthorized use of the Services. You agree not to give your Security Procedures or make them available to any person or entity not authorized to access your Accounts for performing transactions within the Online Banking System or who intends or may use the Online Banking System for accessing and compiling Account data for such person's or entity's own commercial gain.

Even if a communication is given in compliance with applicable Security Procedures, we may, in our sole discretion, delay acting upon that communication until we are able to verify its authenticity by any means we deem appropriate. We shall not be liable to you or any other person for such delay, provided we acted in good faith. We shall have no duty to discover, and shall not be liable for, your errors or omissions. To the fullest extent permitted by law, any instruction, transaction, or communication initiated using valid Security Procedures will be deemed authorized by and binding on you, regardless of the identity of the individual initiating the instruction, until (i) you notify us that your Security Procedures have been compromised, and (ii) we have had a reasonable opportunity to act on that notice. You assume all risk of loss arising from use or misuse of your Security Procedures, including by aggregators, data-scraping tools, account-linking services, and other third parties to whom you grant, directly or indirectly, your credentials or access.

Bank reserves the right to block access to the Online Banking System or the Services to maintain or restore security to Bank's systems if Bank reasonably believes your Security Procedures have been or may be obtained or are being used or may be used by an unauthorized person(s). If you have given someone your Security Procedures and wish to terminate their authority, or if you know or believe your Security Procedures are compromised, you must notify Bank so Bank can take necessary steps to change the means of identification.

If you share your Security Procedures or otherwise permit any account aggregation, personal financial management, data-scraping service, or other third party to access the Services or your Accounts, you do so at your sole risk. By providing your Security Procedures to any third party, you authorize that third party to access your Accounts and act on your behalf, and you assume all risk of loss arising from such access. The Bank has no duty to verify the identity, authority, or bona fides of any third party accessing your Accounts using your Security Procedures. We have no responsibility or liability for acts, omissions, errors, security breaches, or failures of such third parties, or for losses arising from data accessed, transmitted, used, stored, or misused by them. You agree that any transaction initiated using your Security Procedures by a third party to whom you have granted access is an authorized transaction for which you are fully responsible.

B. You are required to log into the Services via the web browser or Mobile App on your Mobile Device using your Security Procedures and any additional information required by Bank. You acknowledge and agree that access to the Services through a Mobile Device ("Mobile Banking Services") and SMS text messages ("Texts") sent to or from your Mobile Device may not be encrypted and are not confidential or secure. You understand that you may not be required to log in with your Security Procedures to send or receive a Text.

Bank will never include your full Security Procedures in any Text or email, and you agree not to include any personal or sensitive information in any Text or email to Bank. You acknowledge that Bank may include your full Account number(s) and related Account information in emails to you, and that certain Services and Mobile Banking Services may display your name and information about your Account(s), such as full or partial Account numbers or specific transaction details. You hereby expressly authorize Bank to send such information via email and Text, and you acknowledge and agree that transmission of this information does not constitute transmission of personal or private information. You assume all risk and agree that Bank is not responsible for any damages in connection with any email or Text communication. Because Texts are not confidential or secure, you agree not to use any Personally Identifiable Information (PII) when providing shortcuts or nicknames to your Accounts. You accept all risks associated with using your Mobile Device for Mobile Banking Services, and you acknowledge that in the event of theft, loss, or other compromise of your Mobile Device, your confidential information could be compromised. The security of Mobile Banking Services is entirely contingent upon your responsible behavior in protecting your Mobile Device and your Security Procedures. You are solely responsible for safeguarding your Security Procedures. Bank is entitled to rely on any Texts sent from your Mobile Device and any activity conducted following authenticated access via your Security Procedures as conclusive confirmation that you have authorized all such activity, including any deposits, debits, credits, Bill Payment transactions, or any other charges or fees incurred. You are responsible for accessing, opening, and reading all Texts on your Mobile Device and must immediately notify Bank if any Text is not accessible, is incomplete, or is unreadable. Unless prohibited by applicable law, you agree that Bank will not be liable for any loss or damage you incur when an unauthorized person gains access to Mobile Banking Services. YOU AGREE TO INDEMNIFY AND HOLD BANK HARMLESS FOR ANY AND ALL DAMAGES, CLAIMS, OR LOSSES SUFFERED BY YOU OR ANY THIRD PARTY IF BANK RESPONDS TO, RELIES ON, OR ACTS UPON ANY TEXT, EMAIL, OR ATTACHMENT SENT FROM YOUR MOBILE DEVICE, OR PURPORTED TO HAVE BEEN SENT BY YOU. Bank may offer secure messaging and you agree to use such channels for sensitive communications. Bank does not accept any responsibility to archive any communications beyond the time required by applicable law or as stated in this Agreement.

C. Additional Provisions Applicable to Business Accounts. For business Accounts, you agree that Bank, in its sole discretion, may issue and require the use of security tokens ("Security Tokens" or "Tokens") and Security Token software in association with the Services for identification authentication. You are responsible for safekeeping and authorizing the use of Tokens. You must notify Bank immediately upon Token(s) being lost, stolen, or misused. You authorize Bank to take all reasonably appropriate action with respect to lost, stolen, or misused Token(s) including deactivation of the Services and/or Token(s). You shall be responsible for costs associated with new or replacement Security Tokens. You authorize Bank to disable Tokens not activated for more than thirty (30) consecutive days from the date you receive the Tokens. You are also responsible for downloading, installing, and updating any software that Bank may require in connection with Security Tokens.

You are responsible for enforcing the terms associated with Tokens. You will be solely responsible for use regarding Tokens and any violations of the restrictions on use as set forth in this Agreement. You agree that in the event of any breach of the terms of this Agreement, you will indemnify Bank against claims and losses arising from your actions and such breach.

Customer is strictly responsible for establishing and maintaining Security Procedures to safeguard against unauthorized transactions. Customer warrants that no individual will be allowed to initiate transfers without proper supervision and safeguards, and agrees to take reasonable steps to maintain confidentiality of Security Procedures and any Login ID, Passwords, AAI, PINs, codes, Tokens, security devices, and related instructions provided by Bank. If Customer believes or suspects that any such information or instructions have been known or accessed by unauthorized persons, Customer agrees to notify Bank immediately followed by Customer's written confirmation. Unauthorized access will not affect any transfers made by Bank prior to receipt of such notification or until Bank has had a reasonable time period to respond.

Customer agrees that it, not Bank, has control over its computer systems; accordingly, Customer assumes all liability related to connecting and securing any Internet connection to the proper computer as well as the

physical security of its hardware. Customer is solely responsible for accurate creation, modification, and deletion of Account information maintained on Customer's computer and for access by its employees of data files maintained on Customer's computer.

For business Accounts, you agree to implement and maintain reasonable internal controls, including: (a) segregation of duties so that no single individual has sole control over initiating, approving, and reconciling transactions; (b) dual-authorization or approval procedures for high-value transactions exceeding thresholds established by you or recommended by the Bank; (c) regular review and reconciliation of Account activity, including daily review of pending and posted transactions; (d) prompt removal of access for any employee or Authorized Party who is terminated, resigns, or no longer requires access; and (e) periodic review of user access rights to ensure they remain appropriate. You acknowledge that the Bank has no duty to monitor or enforce your internal controls, and you assume all risk of loss arising from your failure to implement adequate controls.

For business Accounts, the Bank strongly recommends, and may in certain circumstances require, dual-authorization or multi-person approval procedures for transfers exceeding Twenty-Five Thousand Dollars ($25,000) per transaction or such other threshold as the Bank may establish from time to time. If the Bank requires dual-authorization for your Account, you agree to implement and maintain such controls. If dual-authorization is recommended but not required, your decision not to implement such controls is made at your sole risk, and you acknowledge that the Bank shall have no liability for any unauthorized or fraudulent transfers that could have been prevented by dual-authorization procedures.

You agree to review all Account statements, transaction confirmations, and online transaction history promptly and carefully upon receipt or availability. You must notify the Bank immediately of any unauthorized transaction, error, or discrepancy. For business Accounts, failure to notify the Bank within thirty (30) calendar days after a statement or confirmation is made available to you shall preclude you from asserting any claim against the Bank for unauthorized transactions reflected on that statement, except to the extent otherwise required by applicable law. Prompt notification and regular reconciliation are essential to minimize losses from unauthorized activity.

You acknowledge that our current Security Procedures are available on our website. You agree that our current security procedures are commercially reasonable with respect to the size, type, and frequency of funds transfers you anticipate issuing. We may change our Security Procedures at any time. We may advise you of changes to the extent they affect your use of transactions and services under this Agreement, but failure to do so will not affect your obligations or our rights. You agree to give all our Security Procedures the highest level of confidentiality and to ensure no access codes are used by or accessible to anyone other than persons you have authorized.

Notwithstanding any Security Procedure that may from time to time be in effect for detecting errors in transactions covered by this Agreement, we have no duty to discover or report to you any such errors. We shall not be liable for failure of such security procedure to detect errors, regardless of the manner in which we apply such Security Procedures.

You agree the Security Procedures are commercially reasonable for your purposes and the size, type, and frequency of your transactions. To the fullest extent permitted by law, you bear the risk of unauthorized or erroneous transactions initiated with valid Security Procedures until you provide notice and we have had a reasonable opportunity to act.

D. User Responsibilities Summary. Without limiting other obligations in this Agreement, you are responsible for: (a) maintaining the confidentiality and security of your Security Procedures and not sharing them with unauthorized persons; (b) using only secure, private networks when accessing the Services and avoiding public or unsecured Wi-Fi for banking transactions; (c) logging off the Online Banking System and Mobile App after each session, especially on shared devices; (d) keeping your contact information current with the Bank, including email address, phone number, and mailing address; (e) reviewing all Account statements, transaction confirmations, and online activity promptly and reporting any unauthorized

transactions or errors immediately; (f) maintaining current anti-virus, anti-malware, and firewall protection on all devices used to access the Services; (g) keeping your operating system, browser, and Mobile App updated with the latest security patches; (h) notifying the Bank immediately if your Mobile Device is lost, stolen, or compromised; (i) ensuring that any person you authorize to access the Services complies with all terms of this Agreement; (j) complying with all applicable laws and regulations in connection with your use of the Services; and (k) cooperating with the Bank in any investigation of unauthorized transactions or security incidents.

12. System Requirements.

You understand that to use the Services, you must first obtain Internet access with compatible hardware, software, and web browser. Bank requires that you use a web browser supporting adequate security measures including up-to-date encryption technology, anti-virus and spyware protection, and any additional security measures Bank may require. Obtaining and maintaining adequate Internet access is your responsibility, and you are solely responsible for any computer virus or related problems that may be associated with use of the Services via the Internet. Additional system requirements for accessing documents electronically may be set forth in any E-SIGN Disclosure and Agreement to Electronic Delivery and E-Statement and E-Notice Delivery Service Agreement and Disclosure you have separately entered or may enter into with Bank. Please refer to our website https://www.jeffersonbank.com/sites/default/files/documents/jbank-jbank-29409-01%20Systems%20Requirements%20F2.pdf for computer hardware and software specifications necessary to access Bank Services, process transactions, view, and retain Electronic Communication.

The Bank may, upon reasonable notice, discontinue support for operating systems, browsers, devices, or other technology that the Bank determines, in its sole discretion, to be obsolete, insecure, or incompatible with the Services. You are solely responsible for maintaining equipment and software that meet the Bank's then-current system requirements. The Bank shall have no liability for any loss, interruption, or inconvenience resulting from your use of unsupported or outdated technology, or from your failure to upgrade your systems in response to Bank notifications.

13. Virus Protection.

Bank is not responsible for any electronic virus or viruses you may encounter. Bank encourages you to routinely scan your personal computer, Mobile Device, and any other electronic device used to access the Services using a reliable virus product to detect and remove any viruses. Undetected or un-repaired viruses may corrupt and destroy programs, files, and hardware. Bank also encourages you to ensure any web browser you use to access the Services provides antivirus and spyware protection.

14. Consent to Contact.

You agree that we may send you emails relating to the Services, including Mobile Banking, to the email address we have on file and notify you that responses to your payment inquiries or customer service inquiries are available, or as otherwise described in any applicable agreements you have with Bank. If your email address changes or becomes disabled, please contact Bank immediately so we can continue to provide you with automated messages.

By providing a telephone number (including a mobile telephone number) or email address, you consent to receiving communications from Bank or its service providers, including calls, text messages, and emails at that number or address. These communications may be for any purpose, including everyday business purposes (such as identity verification or processing transactions), marketing, and servicing your Account. You agree that these communications may be made using an automatic telephone dialing system or artificial or prerecorded voice. Your consent applies even if you are charged by your service provider for the communication. Please review Bank's Privacy Policy for more information on managing your communication preferences.

Your mobile device and telecommunications providers are not providers of the Services. You are solely responsible for all data, messaging, and other charges from your providers. If your Mobile Device is lost or stolen, you agree to immediately update your contact information and take all necessary steps to disable use of such device for the Services. You acknowledge and accept all risks associated with using a Mobile Device for banking services, including the risk that your confidential information could be compromised in the event of theft or loss.

You agree that we may provide all notices and other communications related to the Services, including amendments to this Agreement, disclosures, statements, and other information required by law, by any method permitted by law, including: (i) electronic mail to the most recent email address in our records; (ii) secure message within the Online Banking System or Mobile App; (iii) posting on our Website or within the Online Banking System; (iv) text message to the most recent mobile phone number in our records; or (v) U.S. mail to the most recent mailing address in our records. Any electronic notice we send or post will be deemed delivered and received by you on the date sent or posted, regardless of whether you actually access or read it. Notices sent by U.S. mail will be deemed delivered three (3) Business Days after mailing. You are responsible for regularly checking for notices and for maintaining current and accurate contact information with us. Your failure to maintain current contact information does not relieve you of your obligations under this Agreement or extend any deadline for reporting errors or unauthorized transactions.

15. Alerts Service.

The Alert Service allows Bank to send you messages about your Account(s) (individually, an "Alert," and collectively, "Alerts"). You may receive Alerts via emails, Texts, push notifications, or other communication methods available on your Mobile Device or other electronic device. Each Alert will be effective after setup of the Alert rule parameters and delivery channels using the Alert Service. You must be enrolled in Online Banking to receive Alerts. By participating in the Alert Service, you agree to the terms and conditions presented here. Bank may suspend, modify, or terminate your use of the Alert Service at any time without notice.

You agree that each Alert may not be encrypted and may include your personal information and information pertaining to your Account(s). Receipt of each Alert may be delayed or prevented by factors affecting your telecommunication or Internet providers, phone operator(s), and other third-party service providers. We neither guarantee delivery nor accuracy of any Alert contents. Bank will not be liable for losses or damages arising from: (i) non-delivery, delayed delivery, or incorrect delivery of any Alert; (ii) inaccurate content in an Alert; or (iii) any use of, reliance on, or action or inaction taken based on Alert contents for any purpose. Bank reserves the right to terminate any request from you for any Alert at any time. Information in any Alert may be subject to certain time lags or delays.

Additionally, you agree to indemnify, defend, and hold us harmless from and against any and all claims, losses, liability, costs, and expenses (including reasonable attorneys' fees) arising from your provision of a phone number, email address, or other delivery location that is not your own or your violation of applicable federal, state, or local law, regulation, or ordinance. Your obligation under this paragraph shall survive termination of this Agreement. Alerts are provided for your convenience and do not replace your monthly Account statement(s), which remain the official record of your Account. You understand that there may be a disruption in the Alert Service when you change your communications service provider or Mobile Device. Alerts may be delayed or impacted by factors pertaining to your telecommunication or Internet service providers, phone operator(s), or other parties. We will not be liable for losses or damages arising from any disclosure of Account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, Alerts. The Alert Service is only available to customers who have an eligible Account with us. You may be automatically enrolled to receive certain Alerts (e.g., security alerts). There is no fee for the Alert Service from Bank, but you are solely responsible for any and all charges from third parties, including fees associated with texts imposed by your telecommunications service provider. Message and data rates may apply. Message frequency depends on your set preferences.

16. External Transfers (Consumers).

This section contains additional terms and conditions applicable to External Transfers. You agree to use External Transfers only for consumer Accounts (i.e., Accounts used primarily for personal, family, or household purposes) for which you have authority to transfer funds. External Transfers initiated through this Section 16 are not available to Business Accounts; however, Business Owners may assign External Transfer entitlements to Business Users for personal Accounts as provided in Section 22.

A. Requesting External Transfers. You must be currently enrolled in the Services to enroll in External Transfers. External Transfers allow you to transfer funds as follows:

- To your personal account(s) at another financial institution from your personal Account(s) in the Online Banking System.
- From your personal account(s) at another financial institution to your personal Account(s) in the Online Banking System.

Bank reserves the right to restrict External Transfers availability based on Account eligibility and history. You understand and agree that all External Transfers must originate from an Account on which you are an authorized owner. Bank reserves the right to refuse acceptance of any particular External Transfer for any reason, including insufficient funds to complete the External Transfer (including any applicable overdraft protection). If you have overdraft protection with Bank, Bank is authorized to make External Transfers from designated Account(s) pursuant to Bank's Account Agreement or Overdraft Protection Agreement with you.

B. Establishing New External Transfers. Only the Accounts that have been enrolled in and verified for External Transfers are eligible for External Transfers. Any External Transfers scheduled from or to a business or other non-consumer account may be rejected.

C. External Transfers Cutoff Times. Bank processes transfers at 11:00 a.m. and 4:00 p.m. Central Time on Business Days. The cutoff time for initiating transfers is 4:00 p.m. Central Time on any Business Day. Your Account will be debited or credited the same Business Day of the External Transfer. Any External Transfers initiated after 4:00 p.m. Central Time on any Business Day will be processed the next Business Day.

D. Frequency of External Transfers. You may establish External Transfers as one-time transfers or based on a recurring frequency, such as daily, weekly, semi-monthly or monthly.

E. Cancellation of Processed External Transfers. An External Transfer may be cancelled any time prior to the next cutoff time on the scheduled Business Day.

F. Fees for External Transfers. Fees for External Transfers may apply, as set forth in Bank's then current fee schedule.

G. External Transfers Limitations. External Transfers are subject to certain daily and monthly limits, which can be found at https://www.jeffersonbank.com/sites/default/files/books/Online_Banking_Payments_and_Limits.pdf**,** unless otherwise agreed upon by you and Bank, in the Bank's sole discretion. The daily limit applies to the aggregate of all External Transfers for any Business Day for all of your combined Accounts enrolled in the Services. The Bank may change your daily limit at any time, in the Bank's sole discretion.

H. Monthly Statements. In accordance with your Account Agreement, you will receive a monthly statement for each Account(s) that will reflect the External Transfers that have occurred during the monthly billing cycle.

I. Bank's Liability for Failure to Complete an External Transfer. If Bank does not complete an External Transfer on time, or in the correct amount according to your instructions, Bank may be liable for your proximately caused damages. However, there are exceptions. Bank will not be liable, for instance, if:

- Through no fault of the Bank, there are not sufficient funds in the designated Account to make the External Transfer, or the Account has been closed.
- Through no fault of the Bank, the External Transfer would go over the credit limit or available amount on any applicable overdraft protection for your Account(s).
- You have not properly followed the scheduling instructions and requirements for making an External Transfer according to this Agreement.
- Circumstances beyond the Bank's control prevented the External Transfer, despite reasonable precautions that the Bank has taken. Such circumstances include telecommunication outages, postal strikes, delays caused by other financial institutions, fires and floods.
- The Bank has placed a "hold" on any funds in your Account(s) in accordance with the Bank's rights under applicable laws or any agreements between you and the Bank.
- The Bank has received incomplete or inaccurate information from you or a third party involving the External Transfer.
- A court order, such as a garnishment or other legal process, prevents the Bank from making an External Transfer.
- The Bank has a reasonable basis for believing that unauthorized use of your Security Procedures on the Online Banking System or Mobile App has occurred or may be occurring.
- You have defaulted under this Agreement, the Account Agreement, or any other agreement with the Bank.
- The Bank or you have terminated this Agreement.

There may be other exceptions in addition to those listed above. If any of the above circumstances occur, Bank will assist you, upon your request, in taking reasonable efforts to reprocess an External Transfer that may not have been completed, or to correct an incorrect External Transfer that has not been processed.

17. Bill Pay.

A. Generally. This section governs Bank's provision of and your (or your Authorized Party's) use of the bill paying service ("Bill Pay"). Bill Pay allows you or your Authorized Party to instruct Bank to transfer funds by electronic transfer (such as by ACH) to the Payee. You must have a Tax Identification Number, telephone number, and United States address assigned to your Account to use Bill Pay. You or your Authorized Party may use Bill Pay to direct Bank to make payments from your designated Account to the Payees you choose in accordance with this Agreement. The terms and conditions of this Agreement are in addition to your Account Agreement, disclosures, and other agreements you have entered into with Bank that govern your Account. "Payee" means anyone within the United States, including Bank, you designate and Bank approves to receive payments submitted through Bill Pay. Bank reserves the right to refuse to send payments to any Payee for any reason.

B. Bill Pay Security Procedures. As part of Bill Pay, Bank employs various Security Procedures to ensure that you or your Authorized Party are communicating directly with Bank, and also to ensure that your computer is communicating with a legitimate Bank computer. Such Bank Security Procedures include the Security Procedures described herein, as well as use of a security phrase ("Security Phrase") to access and use Bill Pay. For purposes of this section, Security Phrase shall be considered a Security Procedure and subject to all requirements of Security Procedures as provided in this Agreement, including all requirements related to confidentiality and use of such Security Procedures.

C. The Bill Paying Process.

1. Single Payments. A single payment will be processed on the Business Day you designate as the payment's process date, provided the payment is submitted prior to the 2:00 p.m. Central Time daily cut-off time on that Business Day. Bank reserves the right to change the cut-off time upon notice to you in accordance with applicable law and this Agreement.

A single payment submitted after the cut-off time on the designated process date will be processed on the next Business Day. If you designate a non-Business Day as the payment's process date, the payment will be processed on the first Business Day following the designated process date.

2. Recurring Payments. When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-Business Day, it is adjusted based upon the following rules:

If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the payment is adjusted to the first Business Day prior to the calculated process date.

If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first Business Day after the calculated process date.

If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as the date of the month for processing and that date does not exist in the month of the calculated process date, then the last Business Day of that month is used as the process date.

You may contact us at (210) 736-7600 to confirm whether your recurring payment was successful or not.

3. Timely Submissions. The system will calculate the estimated arrival date of your payment. This is only an estimate. You must allow sufficient time for your payment to reach and be processed by the Payee. Bank strongly recommends that you allow adequate time between the date a payment is scheduled to be sent and the due date. If you schedule your payment following all Bank instructions and requirements, including allowing adequate time between the date a payment is scheduled to be sent and the due date, and none of the scenarios or circumstances described in Section 17(F) occur, if the payment is not applied or credited by the Payee in a timely manner, Bank will reasonably work on your behalf to attempt to resolve the matter, and will pay for any late fees and finance charges that occur due to late credit or application of a payment. In cases where a paper check is processed instead of an electronic funds transfer, the payment may be debited to your Account on a date earlier than the payment or due date, which may result in overdrafts and overdraft fees.

4. Cancelling a Payment. A bill payment can be changed or cancelled by you or your Authorized Party any time prior to the cutoff time on the scheduled process date.

D. Available Funds. You agree to have available funds in the designated Account sufficient to pay for all bill payments requested, as well as any other payment obligations you have to Bank. Bank reserves the right, without liability, to reject or reverse a bill payment if you or your Authorized Party fail to comply with this requirement or any other term of this Agreement. If you do not have sufficient funds in your Account and Bank has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree that Bank may, at its option, charge any of your Accounts with Bank to cover such payment obligations and may also, in Bank's sole discretion, attempt to advance the necessary funds from your overdraft protection Account, if applicable.

E. Bill Pay Service Fees. There is currently no monthly fee to use Bill Pay, although Bank reserves the right to begin assessing a monthly fee upon proper notice to you as required by applicable law and this Agreement. Other fees, including fees for expedited payments and gift checks, may apply as set forth in Bank's then current fee schedule. You are responsible for any Internet services fees and/or telephone access fees you may be assessed by your Internet and/or telephone service provider. Bank reserves the right to charge you for research time involving payments no longer available in your transaction history.

F. Bill Pay Liability. In addition to limitations of liability contained elsewhere in this Agreement, the following limitations apply to Bill Pay. You are solely responsible for controlling safekeeping of and access to your Security Procedures. To the maximum extent permitted by applicable law, you are liable for all

transactions you or your Authorized Party make or authorize another person to make, even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify Bank and arrange to change your Password. You will be responsible for any Bill Pay request you or your Authorized Party make that contains an error or is a duplicate of another Bill Pay request.

Bank is not liable for any of your losses or damages under the following conditions:

- If you or your Authorized Party did not properly follow the instructions for making a bill payment.
- If you or your Authorized Party fail to promptly notify the Bank after you learn that you have not received credit from a Payee for a bill payment.
- If you or your Authorized Party do not have sufficient funds in your Account to make the bill payment on the date a payment is scheduled to be sent.
- If you or your Authorized Party do not allow adequate time between the date a bill payment is scheduled to be sent and the due date.
- For the failure of any Payee to correctly process or credit the bill payment in a timely manner.
- For any bill payment you or your Authorized Party authorize that contains an error with regard to the identifying information of the Payee, including the refusal of any such unintended Payee to return any funds transferred as a result of such error.
- For changes to a third party's account name or number or that identifying information if funds are being transferred to the account of that third party, unless you or your Authorized Party have advised the Bank of the change sufficiently in advance.
- If the Bank has placed a "hold" on any funds in your Account(s) in accordance with the Bank's rights under applicable laws or any agreements between you and the Bank.
- If a court order, such as a garnishment or other legal process, prevents the Bank from taking a transfer.
- If the Bank has a reasonable basis for believing that unauthorized use of your or your Authorized Party's Login ID, Password, AAI, other Security Procedure, or Account(s) has occurred or may be occurring.
- If you or your Authorized Party default under this Agreement or any other agreement with the Bank.
- If the Bank, you, or your Authorized Party terminate this Agreement.

For any other circumstances beyond Bank's control that prevented the bill payment, despite reasonable precautions Bank has taken, including telecommunications outages, power outages, equipment failures, postal strikes, delays caused by other financial institutions, fires, and floods.

THE FOREGOING SHALL CONSTITUTE THE BANK'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY WITH RESPECT TO BILL PAY. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL THE BANK, ITS AFFILIATES, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, OR SERVICE PROVIDERS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING DAMAGES FOR LOSS OF PROFITS, REVENUE, DATA, USE, GOODWILL, BUSINESS INTERRUPTION, OR ANY OTHER INTANGIBLE LOSSES (EVEN IF ADVISED OF THE POSSIBILITY THEREOF), ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, OR BILL PAY, OR ARISING FROM ANY CYBERATTACK, SECURITY INCIDENT, DENIAL-OF-SERVICE ATTACK, MALWARE, RANSOMWARE, PHISHING ATTEMPT, SYSTEM OUTAGE, THIRD-PARTY ERROR, TELECOMMUNICATIONS FAILURE, INTERNET SERVICE PROVIDER FAILURE, OR OTHER CIRCUMSTANCES BEYOND THE BANK'S REASONABLE CONTROL. THIS LIMITATION APPLIES REGARDLESS OF THE THEORY OF LIABILITY (WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE) AND EVEN IF ANY REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE.

18. Third-Party Products, Content, and Services.

A. Third-Party Products, Content, and Services – General. From time to time, we may offer, or the Services may integrate with, software, information, commentary, tools, and services supplied by companies not affiliated with us (collectively, "Third-Party Services"). Third-Party Services include third-party software applications (e.g., Quicken®, QuickBooks®), person-to-person payment services (e.g., Zelle), account aggregation or data connectivity services (e.g., Plaid, Finicity), app stores, telecommunications providers, and any other third-party application or service that connects to your Accounts via Bank's online channels or Bank-enabled application programming interfaces. Your use of any Third-Party Service is at your sole risk.

B. Disclaimer of Warranties and Limitation of Liability for Third-Party Services. Bank does not own, operate, control, review, or endorse any Third-Party Service. It is your sole responsibility to obtain a valid and separate license agreement with the provider of any Third-Party Service, and your use of such Third-Party Service is subject to that agreement and at your own risk. To the fullest extent permitted by law, Bank disclaims all responsibility and liability for acts, omissions, errors, data breaches, security incidents, service outages, or failures of any third party, including any Third-Party Service, whether arising from cyberattacks, system failures, telecommunications disruptions, or otherwise. Any Third-Party Service is provided to you "as is" and "as available" without warranty of any kind, express or implied. **BANK SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING LOSS OF PROFITS, DATA, REVENUE, GOODWILL, BUSINESS OPPORTUNITIES, OR BUSINESS INTERRUPTION, ARISING FROM OR RELATED TO ANY THIRD-PARTY SERVICE, REGARDLESS OF THE THEORY OF LIABILITY AND EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. WE MAKE NO WARRANTIES AND HAVE NO LIABILITY AS TO:**

- **THE ACCURACY, COMPLETENESS, AVAILABILITY, OR TIMELINESS OF ANY INFORMATION, TEXT, GRAPHICS, OR OTHER ITEMS PROVIDED, STORED, EVALUATED, OR PROCESSED THROUGH ANY THIRD-PARTY SERVICE;**
- **THE ERRORS OR OMISSIONS IN THE DELIVERY OR TRANSMISSION OF ANY THIRD-PARTY SERVICE OR CONTENT FROM US TO YOU; AND**
- **ANY THIRD-PARTY SERVICE'S FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT OF ANY THIRD-PARTY RIGHTS.**

C. User Responsibilities and Assumption of Risk. You agree and understand that:

- You are solely responsible for acquiring and maintaining a computer or other electronic device with capabilities to access and use any Third-Party Service, and you are responsible for all associated costs;
- By using any Third-Party Service to transmit or download information, you assume all risk that any such information may be accessed, compromised, used, lost, or corrupted by unauthorized third parties. Once you download Account information, the Bank is no longer responsible for its security and confidentiality; and

Any download or installation of a Third-Party Service is done at your own risk, and you are solely responsible for any damage to your electronic device or any loss or corruption of data that may result.

19. Mobile Banking.

A. Generally. This section governs your use of Mobile Banking, including the Mobile App. BY ACCESSING OR USING MOBILE BANKING OR THE MOBILE APP, YOU AGREE TO BE BOUND BY THIS AGREEMENT AND ACCEPT IT IN FULL, AS IT MAY BE MODIFIED BY BANK FROM TIME TO TIME WITH UPDATES POSTED IN MOBILE BANKING. Mobile Banking permits you to perform banking functions on your Account(s) linked to Mobile Banking through use of your Mobile Device. This Agreement is between you and Bank, and we are solely responsible for the Mobile App and contents. Neither Apple, Inc. nor Google, Inc. is responsible for the Mobile App or its contents. You understand and agree you are

still subject to terms and conditions of any agreement you have with any unaffiliated third-party service providers, including your mobile service provider (e.g., AT&T, Verizon, Sprint, T-Mobile, etc.) or any third-party provider of or marketplace for the Mobile App (e.g., Apple, Inc., or Google, Inc.), and this Agreement does not amend or supersede any of those separate third-party service provider agreements. You understand that such services may provide for fees, charges, limitations, and restrictions that might impact your use of the Mobile App (e.g., data use charges), and you agree to be solely responsible for all such fees, charges, limitations, and restrictions. You agree that only your mobile service provider is responsible for performance and operation of its products and services, including your Mobile Device and the mobile service provider's own network. You agree to resolve any problems with your mobile service provider without involving Bank, Apple, Inc., or Google, Inc. You must comply with applicable third-party terms when using the Mobile App (e.g., you cannot be in violation of your wireless provider agreement when using the Mobile App).

When you use Mobile Banking or the Mobile App, or authorize others to use them on your behalf, you acknowledge and understand that you also agree to this Agreement, and that you cannot begin using Mobile Banking or the Mobile App until you have executed this Agreement.

B. The Service. Mobile Banking provides various services through your Mobile Device, including check deposit via remote deposit capture (i.e., Mobile Deposits). Bank reserves the right to add or remove various components of Mobile Banking in Bank's sole discretion. Some aspects of Mobile Banking may not be available for certain Account types. We also reserve the right to refuse any transaction you request through Mobile Banking.

Bank retains the right to terminate your use of Mobile Banking at any time, in Bank's sole and absolute discretion. By using Mobile Banking, you agree to applicable provisions set forth in this Agreement and agree to pay any fees Bank may charge in conjunction with Mobile Banking (as set forth in Bank's current fee schedule).

C. Location-Based Information. If you use any location-based feature of Mobile Banking, you agree that your geographic location and other related personal information may be accessed and disclosed via the Mobile App. If you wish to revoke Mobile Banking's access to such geographic location information, you must cease using the location-based features of the Mobile App.

D. Hardware and Software. To use Mobile Banking, you must obtain and maintain, at your expense, compatible hardware and software as specified by Bank from time to time. You must obtain the Mobile App in the Apple or Google application stores and install it on your Mobile Device. You must comply with Mobile Device hardware, software, and other requirements, as well as applicable security procedures, as set forth in this Agreement and in any related documentation or supplemental information provided by Bank. Bank is not responsible for any third-party software you may need to use Mobile Banking. Any such software is accepted by you as is and is subject to terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

Bank reserves the right as encryption technology develops to impose further reasonable requirements to maintain the appropriate level of security for Mobile Banking and transactions contemplated hereunder, and you agree to abide by such requirements. Furthermore, you understand and acknowledge that if you do not implement and follow your own hardware, software, physical access, and physical storage security procedures regarding your data and use of Mobile Banking, which includes such data containing your sensitive PII of any individual, the security of your Mobile Banking and Mobile App may be compromised. You understand, acknowledge, and agree that installation, maintenance, and operation of your Mobile Device, including both hardware and software, and related security procedures you adopt and follow, including data security protection, firewalls, and anti-virus software, is your sole responsibility, and that you are solely responsible for securing, encrypting, protecting, and otherwise safeguarding your data.

In addition to other limitations on Bank's liability contained elsewhere in this Agreement, you understand, acknowledge, and agree that Bank is not responsible for any loss or damages resulting from errors or

failures of your Mobile Device or data processing systems, including any mobile device virus or malware attack (such as a keystroke logging program or similar malware), any attack by a person attempting or actually gaining unauthorized access to your data, or any mobile device network problems that may be associated with your access to and use of Mobile Banking or the Mobile App.

For avoidance of doubt, you understand, acknowledge, and agree that all data provided by you to Bank (including electronic images or Substitute Checks) retained on any processing equipment or processing software (including your Mobile Device or the Mobile App), and all data produced, compiled, or otherwise provided by Bank to you, in any form or format, is your sole and exclusive property and copies thereof shall be provided to you at your request. Once such data owned by you is delivered by Bank to you, retrieved by you from Bank, or otherwise created as a byproduct of a transaction between you and Bank and retained by you, such data owned by you is solely within your possession and control.

E. Use of Mobile Banking. Instructions on how to use Mobile Banking are contained within the Mobile App, and you agree to contact us if you have any questions about or problems with Mobile Banking or the Mobile App. If Mobile Banking or the Mobile App is modified, you are responsible for understanding how to use any modifications. You may not copy (other than a copy for personal or business use), modify, distribute, transmit, display, perform, reproduce, transfer, resell, lease, rent, distribute access to, or republish any contents of Mobile Banking or the Mobile App without prior written consent of Bank, which may be withheld in its sole discretion. Unless otherwise subject to Regulation E provisions for consumer customers, as further described in your Account Agreement, Bank will not be liable for any losses caused by your failure to properly use Mobile Banking, the Mobile App, or your Mobile Device.

You agree not to use Mobile Banking or the Mobile App in any way that would: (a) infringe any third party's copyright, patent, trademark, trade secret, or other proprietary right or rights of publicity or privacy; (b) be fraudulent or involve sale of counterfeit or stolen items, including use of Mobile Banking to impersonate another person or entity; (c) violate any applicable law (including those governing export control, consumer protection, unfair competition, anti-discrimination, false advertising, anti-money laundering, or bank secrecy); (d) be false, misleading, or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) services of any of our service providers; (f) be defamatory, trade libelous, threatening, or harassing; (g) potentially be perceived as illegal, offensive, or objectionable; (h) interfere with or disrupt Bank's computer network connection to Mobile Banking or the Mobile App; (i) interfere with or disrupt use of Mobile Banking or the Mobile App by any other user; or (j) gain unauthorized entry or access to Bank's computer systems or computer systems of others.

F. Mobile Banking Security Procedures. Unless otherwise subject to Regulation E provisions for consumer customers, as further described in your Account Agreement and in Section 21 of this Agreement, you are responsible for all payments, transfers, or other transactions you authorize using Mobile Banking, including those you authorize using the Mobile App. If you permit other persons to use your Mobile Device to access your Mobile Banking, you are responsible for any transactions they authorize. If you access Mobile Banking on your Mobile Device, you understand that you will be required to enter your Security Procedures. Mobile Banking may include your name and certain information about your Account, such as the last four digits of your Account number or specific Account transaction information. You understand and acknowledge that transmission of your masked Account number and specific information, including dollar amounts or individual payees and payors, does not constitute transmission of personal or private information, and you hereby authorize us to send such information via Mobile Banking to your Mobile Device. Use of our normal security procedures for maintaining confidentiality and security of information constitutes fulfillment of our obligations to exercise due care.

In addition to Security Procedures contained elsewhere in this Agreement, Bank may offer the option to log into the Mobile App using your fingerprint(s) ("Touch ID") or facial recognition ("Face ID"). Fingerprints and Face ID information are stored on your Mobile Device only, and neither Bank nor any of its affiliates ever see your fingerprint information. You acknowledge that by enabling Touch ID, you will allow anyone who has a fingerprint stored on your Mobile Device access to your Account on the Mobile App. We caution you against storing the fingerprints of others on your Mobile Device. If you do, please ensure the individuals who have

fingerprints stored on your device should be authorized to access the personal and payment information available through the Mobile App and contact us immediately if you believe your Mobile Device has been lost, stolen, or compromised in any way or an unauthorized person has used or may use your credentials without authorization. Bank reserves the right to suspend or disable this feature at any time.

G. Maintenance and Support. Bank is solely responsible for providing any maintenance and support services with respect to Mobile Banking and the Mobile App, as specified in this Agreement and under applicable law. Bank and you acknowledge that neither Apple, Inc. nor Google, Inc. has any obligation whatsoever to furnish any maintenance and support services with respect to Mobile Banking and the Mobile App.

H. Ownership & License. The license granted to you for Mobile Banking is a nontransferable license to use Mobile Banking on an iOS or Android operating system that you own or control and as permitted by usage rules and terms of service governing the Apple, Inc. App Store or Google, Inc. Play Store, as applicable.

You agree that Bank retains all ownership and proprietary rights in Mobile Banking, the Mobile App, associated content, technology, and website(s) ("Bank Content"). Certain of Bank's trademarks and/or service marks may also be included in Mobile Banking and the Mobile App. Your use of Mobile Banking and the Mobile App is subject to and conditioned upon your complete compliance with this Agreement. Posting of Mobile Banking and Mobile App contents neither constitutes a waiver of any of Bank's proprietary rights nor any other party's proprietary rights, including copyrights, trademarks, service marks, patents, and other intellectual property, nor a transfer by implication, estoppel, or otherwise of any such rights or any license to Mobile Banking user or any third party. Contents of Mobile Banking and the Mobile App are protected by United States and international copyright laws, both as individual works and as a collection, and by United States and international trademark laws. You may not copy, reproduce, modify, distribute, transmit, display, perform, publish, license, create derivative works from, transfer, sell, or otherwise exploit any Bank Content without the Bank's prior written consent. All rights not expressly granted herein are reserved by the Bank. Any unauthorized use of Bank Content may violate copyright, trademark, and other laws and may result in termination of your access to the Services. You agree not to delete any copyright, trademark, or similar notice from any contents you obtain from Mobile Banking or the Mobile App.

I. Intellectual Property Reservation and Non-Challenge. All intellectual property rights in and to the Services, Mobile App, Online Banking System, Website, and all related content, technology, software, documentation, and materials (collectively, "Bank Intellectual Property") are and shall remain the exclusive property of the Bank and its licensors. No right, title, or interest in any Bank Intellectual Property is transferred to you by this Agreement except for the limited license expressly granted herein. You agree not to challenge, contest, or take any action inconsistent with the Bank's ownership of Bank Intellectual Property or the validity of any patent, trademark, copyright, or other intellectual property right of the Bank or its licensors.

Without limiting the foregoing, any breach of this Agreement immediately terminates your right to use Mobile Banking. Without limiting the foregoing restriction, you may not use Mobile Banking (i) in any anti-competitive manner, (ii) for any purpose contrary to Bank's business interest, or (iii) to Bank's actual or potential economic disadvantage in any aspect. You may use Mobile Banking only in accordance with this Agreement. You may not copy, reproduce, distribute, or create derivative works from the content and agree not to reverse engineer or reverse compile any technology used to provide Mobile Banking.

Display of third-party trademarks within Mobile Banking and the Mobile App does not grant you a license of any kind. Downloading of contents of Mobile Banking, the Mobile App, or any other service linked to Mobile Banking or the Mobile App may violate federal trademark and copyright laws. Bank and you acknowledge and agree that, in the event of any third-party claim that Mobile Banking, the Mobile App, or your possession or use of Mobile Banking or the Mobile App infringes that third party's intellectual property rights, Bank and its third-party service providers are solely responsible for investigation, defense, settlement, and discharge of any such intellectual property infringement claim. If you download the Mobile App from Apple, Inc. via the App

Store, then in the event of any failure of the Mobile App to conform to the warranty as described in this Agreement, you may notify Apple, Inc., and Apple, Inc. will refund your purchase price for the Mobile App, if any. However, to the maximum extent allowed by applicable law, Apple, Inc. will have no other warranty obligation whatsoever with respect to the Mobile App, and any other claims, losses, liabilities, damages, costs, or expenses attributable to any failure to conform to any warranty will be the sole responsibility of Bank and any of its third-party providers.

J. Limitation of Liability. In addition to limitations of liability contained elsewhere in this Agreement, Bank and you acknowledge and agree that Bank, and not Apple, Inc. or Google, Inc., is responsible for addressing any claims (a) by you or any third party relating to the Mobile App, or (b) relating to your possession and use of the Mobile App, including product liability claims or any claim that the Mobile App fails to conform to any applicable law, including applicable consumer protection laws. **NOTWITHSTANDING THE FOREGOING, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, BANK SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING FROM OR RELATED TO YOUR USE OF MOBILE BANKING OR THE MOBILE APP, INCLUDING, WITHOUT LIMITATION, DAMAGES RESULTING FROM: (I) CYBERATTACKS, MALWARE, RANSOMWARE, PHISHING, DENIAL-OF-SERVICE ATTACKS, OR OTHER SECURITY INCIDENTS AFFECTING YOUR MOBILE DEVICE OR THE SERVICES; (II) UNAUTHORIZED ACCESS TO OR ACQUISITION OF YOUR DATA OR CREDENTIALS; (III) SERVICE OUTAGES, INTERRUPTIONS, OR DELAYS, WHETHER PLANNED OR UNPLANNED; (IV) FAILURES, ERRORS, OR OMISSIONS OF TELECOMMUNICATIONS PROVIDERS, INTERNET SERVICE PROVIDERS, OR OTHER THIRD PARTIES; (V) LOSS, THEFT, OR COMPROMISE OF YOUR MOBILE DEVICE; OR (VI) ANY OTHER CIRCUMSTANCES BEYOND BANK'S REASONABLE CONTROL. THIS LIMITATION APPLIES REGARDLESS OF THE THEORY OF LIABILITY (WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE) AND EVEN IF ANY REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE.**

K. Third-Party Beneficiaries. You agree that our third-party service providers may rely upon your agreement and representations, and that such service providers are intended third-party beneficiaries to this Agreement, with the power to enforce this Agreement against you. Bank and you acknowledge and agree that Apple, Inc., and all of its subsidiaries, and Google, Inc., and all of its subsidiaries, are third-party beneficiaries of this Agreement and that, upon your acceptance of this Agreement, either Apple, Inc. or Google, Inc., as applicable, will have the right (and will be deemed to have accepted the right) to enforce this Agreement against you as a third-party beneficiary thereof. Except as set forth above in this section, there shall be no other third-party beneficiaries to this Agreement.

20. Mobile Deposit.

Subject to the terms and conditions herein, Bank may offer "Mobile Deposits," the mobile deposit service to be used by you in accordance with the Check Clearing for the 21st Century Act ("Check 21 Act"). Mobile Deposits are available to consumer customers and certain business customers. Mobile Deposits enable you to create and submit electronic check images ("Imaged Items") to Bank for deposit to your personal or business Account(s), as applicable, in lieu of the Original Checks (as defined herein) from which such Mobile Deposit check images were obtained. Dollar amount limits and daily number of transaction limits for Mobile Deposit shall be determined by Bank in its sole discretion. Items exceeding your daily limits must be delivered to Bank for processing or held until the next Business Day. "Original Check" means the original paper check, draft, or similar negotiable instrument payable on demand and drawn on or payable through a United States financial institution, whether such check is created by the drawer or generated by the drawer through an online or electronic bill payment service, that is the source document for the creation of a Substitute Check or an electronic image submitted through the Bank's Mobile Deposit or Remote Deposit Capture services. The term includes checks payable to the Customer and deposited by the Customer using the Services, as well as checks drawn on the Customer's Account. The Original Check must contain (i) the image of the front and back of the check at the time presented for deposit; (ii) all required endorsements; (iii) a valid Magnetic Ink Character Recognition (MICR) line containing the routing number, account number, and check number; and (iv) the signature of the drawer. For purposes of this Agreement, a check that has

been previously negotiated, altered, or is otherwise not properly payable shall not be considered a valid Original Check.

For all Accounts, there are daily and monthly limits, which can be found at https://www.jeffersonbank.com/sites/default/files/books/Online_Banking_Payments_and_Limits.pdf, unless otherwise agreed upon by you and Bank, in Bank's sole discretion.

For the purposes of this section and other provisions relating to Mobile Deposits, any capitalized term not otherwise defined herein has the definition ascribed to it under the Check 21 Act. If you have met, in our sole discretion, the conditions we have established for use of Mobile Deposits to make deposits via electronic images, we will allow you to deposit Imaged Items to your Account(s) as allowed under this Agreement and any related documentation.

In the event of any unforeseen issues or failure of Mobile Deposits, your deposits can be made in person at any Bank branch.

By using Mobile Deposits Service, you give us the same warranties and indemnities that we, as a reconverting Bank, would give under applicable law or regulation. You understand and acknowledge that all warranties deemed given by a depositor of a check to a bank under the Uniform Commercial Code, as applicable in the State of Texas ("Texas UCC"), shall also apply to any Imaged Item as if such electronic image or Substitute Check were a paper check within the meaning of the Texas UCC. Accordingly, except to the extent any warranties deemed given under the Texas UCC are expressly superseded by the Check 21 Act or Check 21 Act regulations, you understand that you are deemed to give us all the same warranties you would have given under the Texas UCC for deposit of an Original Check by transferring to us: (a) any Substitute Check; (b) an Imaged Item or other item purporting to be a Substitute Check; or (c) any electronic image that purports to contain a Sufficient Copy of an Original Check or Substitute Check.

Such warranties also include the following two (2) specific warranties regarding transfer and presentment:

- You warrant that the electronic image we convert to a Substitute Check meets the requirements described in the Check 21 Act Regulation (found at 12 CFR §229.51(a)(1) – (2) and as amended from time to time) for legal equivalence.

- And your warranty given above is deemed given to us and any other person, company or bank to which we transfer, present or return any of the images included in such electronic file as a Sufficient Image Copy or that purports to be a Sufficient Image Copy created by the Bank or any subsequent bank receiving a copy of such image.

Customer represents that it shall permit no third parties to use Mobile Deposits to deposit Original Checks to Customer's Account.

With respect to each and every Mobile Deposits transaction initiated by you, you represent and warrant to the Bank and agree that you shall perform your obligations under this Agreement in accordance with all applicable laws and regulations, including the sanctions laws administered by the Office of Foreign Assets Control ("OFAC") and the Bank Secrecy Act.

A. Prohibited Transactions; Procedures; Retention of Original Checks.

i. Prohibited Transactions. You agree not to use Mobile Deposits to deposit or otherwise process:

1. non-cash items;
2. items drawn on foreign banks or payable in other than U.S. currency;
3. items without preprinted magnetic ink routing numbers;
4. items for which Customer is not a holder in due course;

5. Substitute Checks, except those which have been returned to Customer for any reason;
6. items that are payable on sight or payable through drafts;
7. items payable to any person or entity other than Customer (i.e., no third-party deposits), even if endorsed over to you;
8. items endorsed by you and a non-joint Customer;
9. items that are issued to multiple parties other than joint Account holders;
10. items stamped with a "non-negotiable" watermark;
11. items containing apparent alterations to any of the information on the front of the check or item, or which you know or suspect (or should know or suspect) are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn;
12. items dated more than six months prior to the date of deposit;
13. items that are postdated, or dated later than the date of deposit;
14. items prohibited by the Bank's current procedures relating to the Services or which are not acceptable under the Agreement;
15. Original Checks or other items previously converted to a Substitute Check;
16. checks or items that are not in original form with a signature, such as Substitute Checks or Remotely Created Checks (as defined in Regulation CC);
17. checks or items prohibited by the Bank's current documentation relating to Mobile Deposits;
18. Money Orders, Travelers' Checks, or United States Savings Bonds;
19. checks or items which are otherwise not acceptable under the terms of your Account(s); or
20. Previously deposited items.

ii. Processing of Mobile Deposits. The Imaged Item transmitted to Bank using Mobile Deposits must be legible and contain images of the front and back of the Original Check. Image quality of the Imaged Item must comply with requirements established from time to time by the American National Standards Institute, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house, or association. These requirements include ensuring the following information can clearly be read and understood by sight review of the Imaged Item: the amount of the Check (both written and numeric); the payee; the signature of the drawer (maker); the date; the Check number; the information identifying the drawer and the paying financial institution that is preprinted on the check including the MICR line; and all other information placed on the Original Check prior to the time the Imaged Item is captured (such as any required identification written on the front of the Original Check and any endorsements applied to the back of the Original Check). Bank reserves the right to reject any single check image or group of check images for any reason, before or after it/they appear on Bank's system.

All checks submitted through Mobile Deposits must be properly endorsed by Customer by signing the back of the check "*For mobile deposit only, Jefferson Bank Account #* _____" and including your signature. Failure to include the required restrictive endorsement may result in rejection of the deposit without liability to the Bank for any resulting delays, returned items, or duplicate presentment claims. The Bank strongly recommends that you retain the Original Check for at least sixty (60) days following deposit and verify that the deposit has been credited to your Account before destroying the Original Check.

Imaged Items transmitted without being properly endorsed are subject to rejection by Bank. Customer agrees to inspect and verify the quality of the Imaged Item, ensuring that images of the front and back of the Original Check are legible before sending the Imaged Item via Mobile Deposits. Specifically, Customer warrants: (i) the Imaged Item is an accurate representation of information contained in the Original Check, and the Imaged Item includes all endorsements from the Original Check; (ii) each Imaged Item contains a record of all MICR line information required for a Substitute Check, and the Imaged Item satisfies all requirements of the Check 21 Act and Regulation CC; (iii) the Original Check, a duplicate check image, or any copy of the Original Check or Imaged Item will not be deposited by Customer with Bank; and (iv) the Original Check, a duplicate

check image, or any copy of the Original Check or Imaged Item will not be presented, transferred, or returned such that Bank or any other person will be asked to make a payment based on a check or check image that has already been paid. Bank has no responsibility or liability for any fees incurred due to rejection of transmitted items for missing or incomplete endorsements. You agree that items transmitted using Mobile Deposits may be subject to extended holds as permitted by Regulation CC and Bank's Funds Availability Policy, and that specific availability of funds from Mobile Deposits is governed by Section 20(B) of this Agreement and Bank's Funds Availability Policy. Unless Bank notifies Customer otherwise, Bank provides same-day credit to the applicable Account for all items transmitted by Customer and received by Bank within timelines established by Bank.

Imaged Items shall be deemed received by us for deposit based upon time of receipt as well as successful receipt of Imaged Items that are complete, usable, and adhere to the standards discussed above. If any Imaged Item is not complete, not usable, or does not adhere to required standards provided herein, the Imaged Item may not be processed by us, in which event your deposit will be adjusted and notification provided. You understand we will process only your Imaged Items that comply with standards discussed above and are Sufficient Image Copies, and we will use commercially reasonable efforts to present these Sufficient Image Copies for collection under the Check 21 Act framework. The daily cut-off time for deposits made using Mobile Deposits is 6:00 p.m. Central Time. Such daily cut-off times may be adjusted by Bank in its sole discretion upon notice to you. If deposits are not received by the end-of-day cut-off time, Bank will not guarantee deposits will be processed that day. Bank may accept these deposits and they will be processed on Bank's next Business Day. Bank shall give provisional credit for deposits subject to revocation of credit for deposits as provided in Regulation CC and the Texas UCC. Availability of funds for deposits via Mobile Deposits is set forth in this Agreement.

Should a drawee financial institution return an item to us unpaid, we will charge your respective Account for such returned item and may either (i) return the item to you, or (ii) re-present it to the drawee financial institution before returning it to you. Items may be returned as Image Exchange Items, rather than Substitute Checks. Should a drawee financial institution or other third party make a claim against us or seek re-credit with respect to any electronic image, we may provisionally freeze or hold aside a like amount in your Account pending investigation and resolution of the claim.

Bank may reject any entry that does not comply with requirements set forth herein. Bank may reject any entry if Customer has failed to comply with its Account balance obligations. Bank may reject any deposit from Customer that does not adhere to applicable security procedures. Bank shall notify Customer by phone or electronic transmission, including email or fax, of such rejection no later than the Business Day such deposit would otherwise have been completed. Notices of rejection shall be effective when given. Bank shall have no liability to Customer by reason of rejection of any such deposit or the fact that such notice is not given at an earlier time than provided herein.

Customer shall have no right to cancel or amend any deposit after its receipt by Bank. However, if such request complies with security procedures, Bank shall use reasonable efforts to act on a request by Customer for cancellation of a deposit prior to transmitting it to the drawee bank, but shall have no liability if such cancellation is not implemented. Customer shall reimburse Bank for any expenses, losses, or damages Bank may incur in implementing or attempting to implement Customer's request for reversal of a deposit.

You understand and acknowledge that we are relying on the truth and veracity of all Imaged Items submitted for deposit via Mobile Deposits by you, and you warrant that such Imaged Items accurately reflect Original Checks that are, or at the time of creation of the Substitute Checks, were in your possession. You also understand that issues regarding returned item collection, returned deposit, and other issues regarding deposit of items not specifically addressed in this Agreement shall be governed by the terms and conditions of the Account Agreement.

iii. Retention and Security of Original Checks. Customer shall retain the physical Original Checks that represent the deposit for at least sixty (60) days following the date of their transmittal to Bank and agrees to make the originals available to Bank within seventy-two (72) hours of Bank's request.

Such checks must be securely stored to prevent unauthorized access to the items until they are destroyed (locked cabinet, etc.). You understand that in all cases you are solely responsible for safeguarding all items you retain, during the retention period described above, from destruction, alteration, or theft. Items are to be securely destroyed in a commercially reasonable manner that renders them unusable or otherwise unreadable (shredding) after the expiration of the sixty (60) day retention period and confirmation that the deposit has been credited to your Account.

B. Funds Availability Regarding Mobile Deposits.

i. Your Ability To Withdraw Funds. These provisions apply only to demand deposit checking Accounts where deposits are made via Mobile Deposits. Our policy is to generally make funds from your Mobile Deposits available on the first Business Day after the day we receive your deposit, subject to exceptions described below. Funds deposited using Mobile Deposits will not be deemed "received" by us until we have received an electronic image that meets all requirements for deposits (including all requirements to create a Substitute Check) stated in this Agreement and in any Documentation. Once funds are available, you can withdraw them in cash and we will use them to pay items and transactions drawn on your Account. If you make a deposit via Mobile Deposits after the cut-off time of 6:00 p.m. Central Time or on a day that is not a Business Day, we will consider such deposit made on the next Business Day. Bank's Funds Availability Policy, which complies with the Expedited Funds Availability Act and Regulation CC (12 C.F.R. Part 229), is incorporated herein by reference and governs availability of funds deposited via Mobile Deposits.

ii. Longer Delays May Apply. In some cases, we will not make all funds you deposit via Mobile Deposits available on the first Business Day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second Business Day after deposit. A portion of your Mobile Deposits, however, will be available on the first Business Day. If we are not going to make all funds from your deposit available on the first Business Day, we will generally notify you at the time you make your deposit. We will also attempt to tell you when funds will be available. If you need funds from a deposit via Mobile Deposits, you should contact us to inquire when such funds will be available.

In addition, funds you deposit via Mobile Deposits may be delayed for a longer period for various reasons as determined in Bank's sole discretion, including:

1. We believe a check you deposit will not be paid
2. We believe a check you deposit is a duplicate image
3. You deposit checks totaling more than any applicable per item limit, daily dollar amount limit, monthly item limit, or monthly dollar amount limit or any other limitations on your Mobile Deposits that the Bank may impose
4. You redeposit a check that has been returned unpaid
5. You have overdrawn your Account repeatedly in the last six months
6. There is an emergency, such as failure of computer or communications equipment
7. We exercise our rights to investigate any unusual or suspicious Mobile Deposit items as determined in the Bank's sole discretion

C. Customer Representation and Agreements; Indemnity. With respect to each deposit initiated by Customer, Customer represents and warrants to Bank that (a) each deposit is made payable to Customer, (b) any necessary authorization is operative at the time of transmittal or crediting/debiting by Bank as provided herein, and (c) Customer shall perform its obligations under this Agreement in accordance with all applicable laws and regulations, including sanctions laws administered by OFAC. In addition to other indemnification under this Agreement, Customer also shall indemnify Bank against any loss, liability, or expense (including attorney's fees and expenses) resulting from or arising out of any breach of any of the foregoing representations or agreements.

D. Limitation of Liability. In addition to provisions contained in this Agreement, Bank's liability shall not exceed the sum of the amount of any loss suffered by Customer as a result of a breach of warranties under

Regulation CC up to the amount of any Substitute Check, interest and expenses (including cost and reasonable attorneys' fees and other expenses of presentation) related to the Substitute Check reduced by any amount Customer receives and retains as a re-credit. Furthermore, Bank's liability shall be further reduced by the amount of any damages incurred as a result of negligence or bad faith of Customer. **TO THE MAXIMUM EXTENT PERMITTED BY LAW, BANK SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING FROM MOBILE DEPOSIT, INCLUDING LOSS OF PROFITS, DATA, REVENUE, OR BUSINESS OPPORTUNITIES, REGARDLESS OF THE THEORY OF LIABILITY. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING PROVISIONS, BANK SHALL BE EXCUSED FROM FAILING TO ACT OR DELAY IN ACTING IF SUCH FAILURE OR DELAY IS CAUSED BY: (A) LEGAL CONSTRAINT; (B) INTERRUPTION OF TRANSMISSION OR COMMUNICATION FACILITIES; (C) EQUIPMENT OR SOFTWARE FAILURE; (D) CYBERATTACKS, SECURITY INCIDENTS, DENIAL-OF-SERVICE ATTACKS, MALWARE, RANSOMWARE, OR OTHER MALICIOUS ACTIVITY; (E) ACTS OR OMISSIONS OF THIRD-PARTY SERVICE PROVIDERS, TELECOMMUNICATIONS CARRIERS, OR OTHER FINANCIAL INSTITUTIONS; (F) WAR, TERRORISM, CIVIL UNREST, OR EMERGENCY CONDITIONS; (G) NATURAL DISASTERS, PANDEMICS, OR ACTS OF GOD; (H) GOVERNMENTAL OR REGULATORY ACTION; OR (I) ANY OTHER CIRCUMSTANCES BEYOND BANK'S REASONABLE CONTROL.**

In addition, Bank shall be excused from failing to transmit or delay in transmitting a deposit if such transmittal would result in Bank violating any provision of any present or future risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority. In such event, Customer shall be responsible for having a contingency plan in place including temporarily depositing original, paper items at any branch facility of Bank.

Subject to the foregoing limitations, Bank's liability for loss of interest resulting from its error or delay shall be calculated by using a rate equal to the average Federal Funds rate at the Federal Reserve Bank of Dallas for the period involved. At Bank's option, payment of such interest may be made by crediting the Account resulting from or arising out of any claim of any person that Bank is responsible for any act or omission of Customer or any other person described in the foregoing Agreement.

E. Customer Responsibilities. Customer will maintain at least one or more Accounts at Bank eligible for transactions conducted via Mobile Deposits. With regard to Mobile Deposits, Customer will inspect and verify quality of Imaged Items, ensuring that electronic images of the front and back of the Original Checks are legible for all posting and clearing purposes by Bank. Customer's applicable Account will be charged for any deposited check that is later returned to Bank owing to an actual or alleged breach of any warranty made in this Agreement. Customer will assist in installation and implementation of any changes and upgrades to Mobile Deposits as required by Bank to ensure compliance with regulatory changes and developments, or to protect integrity and security of Mobile Deposits. Customer will use Mobile Deposits to enter, process, and transmit Original Checks in accordance with procedures and transmission deadlines outlined in this Agreement. Customer will verify Bank's receipt of its Mobile Deposits by reviewing deposits posted to designated Accounts, in addition to cooperating with Bank in any investigation and resolving any unsuccessful or lost transmissions. Customer will comply with all Security Procedures outlined in this Agreement and any applicable documentation and agrees not to bypass, override, or disable any security mechanisms in processing software or processing equipment. Customer will cooperate with Bank in providing information and access to Customer records in the event of lost, mistaken, incomplete, or unusable electronic images, or in the event of claims of fraud, alteration, counterfeit, or otherwise. Customer may not perform Mobile Deposits for any third party, and any attempt to do so shall automatically terminate this Agreement, except for provisions of this Agreement that are expressly to survive such termination.

21. Additional Provisions Applicable Only to Consumer Accounts.

The provisions in this Section 21 apply only to Accounts established primarily for personal, family, or household purposes ('Consumer Accounts'). If you are a business customer, please refer to Section 22 for provisions applicable to your Accounts.

A. Customer Liability for Unauthorized Electronic Funds Transfer Transactions from Consumer Accounts. The following liability limits apply to Consumer Accounts and are provided pursuant to the Electronic Fund Transfer Act (15 U.S.C. § 1693 et seq.) and Regulation E (12 C.F.R. Part 1005). If you contact Bank within two (2) Business Days after you discover the loss, theft, compromise, or unauthorized use of your Password or the loss or compromise of any other means to access your Account online, such as loss of your Mobile Device, your liability shall be limited as provided under Regulation E for timely notification. If you do not contact Bank within two (2) Business Days after such discovery, and Bank can prove it could have prevented the transaction(s) if you had notified Bank, your liability may be increased to the maximum amount permitted under Regulation E for failure to provide timely notice.

Also, if Customer's periodic statement shows transfers Customer did not make, contact Bank at once. If you do not notify Bank within sixty (60) days after the statement was provided to you, you may not recover monies lost through transactions made after the sixtieth (60^{th}) day if Bank can prove the loss could have been avoided if Bank had been timely notified. If a good reason (such as a long trip or hospital stay) kept you from contacting Bank, time periods may be extended.

When you give someone your Password or the means to access your Online or Mobile Banking profile, you are authorizing that person to use your Online and Mobile Banking Services, and you are responsible for all transactions that person performs while using your Services. All transactions that person performs, even those transactions you did not intend or want performed, are authorized transactions. If you notify us that the person is no longer authorized, then only transactions that person performs after the time you notify us are considered unauthorized. Transactions that you or someone acting with you initiates with fraudulent intent are also authorized transactions. For your protection, sign off after every Online Banking session and close your browser or the Mobile App to ensure confidentiality.

B. In Case of Errors or Questions About Transactions Involving Consumer Accounts. In case of errors or questions about your electronic transfers, contact customer service immediately at:

Jefferson Bank
Attn.: Deposit Operations
P.O. Box 5190
San Antonio, Texas 78201
(210) 736-7600
customerservice@jeffersonbank.com

Please note that you may be asked to verify your identity by answering your security question(s).

Contact the Bank immediately in the case of errors or questions about your electronic transfers, or if more information is needed about a transfer listed on your periodic statement or Bank Account. The Bank must be notified no later than sixty (60) days after the Bank provided you the FIRST periodic statement upon which the problem or error appeared. The Bank will need:

i. Customer's name and Account number.
ii. A description of the error or transfer in question, and an explanation of the suspected error or why you need more information.
iii. The dollar amount of the suspected error.

If the request is made by telephone or email, Bank may require you to submit the complaint or question in writing by postal mail or fax within ten (10) Business Days.

Bank will determine whether an error has occurred within ten (10) Business Days after receiving your notification (or within twenty (20) Business Days if the transfer involved a new Account or was initiated in or originated from a foreign country or territory) and will promptly correct any error identified. For purposes of this section, an Account is considered a "new Account" during the first thirty (30) calendar days following the date of the first deposit to that Account. If Bank requires additional time to investigate, it may take up to forty-

five (45) days to complete its investigation (or up to ninety (90) days if the transfer involved a new Account, was initiated outside your state of residence, or was a point-of-sale debit card transaction). If additional time is needed, Bank will provide provisional credit to your Account for the amount in question within ten (10) Business Days (or within twenty (20) Business Days if the error involves a new Account), allowing you access to the funds while the investigation is ongoing. These error resolution procedures are provided in accordance with Regulation E (12 C.F.R. § 1005.11).

If Bank requests that you submit your complaint or question in writing and does not receive your written confirmation within ten (10) Business Days of the request, Bank may choose not to provide provisional credit to your Account. Bank will inform you of results of its investigation within three (3) Business Days after the investigation is complete. Once the investigation is concluded, Bank will send you a written explanation of its findings. You may request copies of any documents Bank used during its investigation. If Bank determines that no error occurred and provisional credit was previously provided, Bank will debit your Account for the amount of the provisional credit.

22. Additional Provisions Applicable Only to Business Accounts.

The provisions in this Section 22 apply only to Accounts established primarily for business, commercial, or non-personal purposes ('Business Accounts'). Business Accounts are not subject to the consumer protection provisions of the Electronic Fund Transfer Act (Regulation E), except to the extent otherwise required by law. Business Owners may also grant Business Users and Agents access to personal and fiduciary Accounts held at Bank, subject to Bank's Security Procedures and the entitlement provisions below. If you are a consumer customer, please refer to Section 21 for provisions applicable to your Accounts.

A. Business OLB Profiles; Business Users—Administration, Authority, and Entitlements.

i. Business Owner; role and authority. For purposes of this Agreement, "Business Owner" means Customer's designated primary administrative Authorized User for the business Online Banking profile, as reflected in Bank's records, who has authority to enroll in, modify features of, or terminate the Services; to authorize and remove Business Users and Agents; and to assign or limit entitlements for the Services, including entitlements to personal and fiduciary Accounts held at Bank, in each case subject to Bank's Security Procedures and other requirements under this Agreement. All Authorized Users, Business Users, and Agents act as Customer's agents and are bound by this Agreement. All transactions an Authorized Party performs on an Account or through the Online Banking System, including those you did not intend or that exceed any authority you conferred, are deemed authorized by you, and you assume full responsibility for them.

ii. Creation of Business Users by Business Owner. After Business Owner assents to this Agreement and Bank enables administrative access, Business Owner may, at its discretion and subject to Bank controls described below, add new Business Users, including individuals who are signers on the Account and individuals who are not, and may assign Online Banking entitlements to such Business Users for Business Accounts as well as personal and fiduciary Accounts held at Bank. All access and use remain subject to Bank's commercially reasonable Security Procedures and any Additional Authentication Information Bank requires.

iii. Permissible OLB entitlements. Business Owner may assign one or more of the following entitlements to a Business User for Business Accounts, personal Accounts, or fiduciary Accounts, each as made available by Bank from time to time: (a) view-only access; (b) ability to make Mobile Deposits under the Mobile Deposit service; (c) ability to initiate internal transfers between eligible Accounts held at Bank, including between entities with a common business owner; (d) Bill Payment services, subject to eligibility and enrollment requirements; (e) External Transfers, subject to Bank's approval and any applicable exceptions, limits, or Security Procedures; and (f) Zelle® payment services, subject to enrollment and applicable limits. All entitlements are subject to Account eligibility, any limits, approval steps, or Security Procedures Bank requires.

iv. Bank activation and controls. Bank will: (i) provide Online Banking access to Business Accounts, personal Accounts, and fiduciary Accounts owned or held by Business Owner as enabled by Bank; (ii) require that any newly added Business User be activated by Bank before Business Owner may assign Accounts or entitlements to that user; and (iii) enforce eligibility requirements and any applicable limits for Bill Payment, External Transfers, Zelle, Mobile Deposits, and other entitlements. Bank may refuse, delay, or terminate any Service or user access, in whole or in part, to protect you or Bank, to comply with law or policy, or based on risk, with or without notice as permitted by this Agreement.

v. Entitlements for transfers and payments. Subject to Bank eligibility requirements, Business Owner may assign Business Users entitlements for: (a) internal Bank transfers, including transfers among business entities with a common owner; (b) External Transfers to and from accounts at other financial institutions, subject to Bank's approval and any applicable exceptions, limits, and Security Procedures; (c) Bill Payment services for eligible payees; and (d) Zelle® payment services, subject to enrollment and applicable transfer limits. These entitlements may be assigned for Business Accounts, personal Accounts, or fiduciary Accounts as enabled by Bank. Bank's Services description and applicable schedules specify additional terms, conditions, and limitations for each service.

vi. Security Procedures; liability for Authorized Parties. You agree that Security Procedures described in this Agreement are commercially reasonable and that any instruction, transaction, or communication initiated using valid Security Procedures will be conclusively deemed authorized by and binding on you until you notify Bank of compromise and Bank has a reasonable opportunity to act. You are solely responsible for supervising all Authorized Parties, for maintaining confidentiality of Security Procedures, and for all transactions initiated using such Security Procedures, including by Business Users you create.

vii. Linking and visibility across entities. If you link Accounts of multiple businesses, you do so at your and those businesses' risk, and Authorized Parties of one business may gain access to Accounts of another when linked. Bank has no liability for such linking; Business Owner must ensure that only business Accounts owned by Business Owner are provisioned for access, and must promptly notify Bank of any change in authority.

viii. Mobile Deposit by Business Users. Where Mobile Deposits are enabled for a Business User on Business Accounts, personal Accounts, or fiduciary Accounts, Business Owner and Business User must comply with all Mobile Deposit eligibility, image quality, warranties, and other requirements, and understand Bank's limitations of liability and re-credit rules applicable to Substitute Checks and image-based deposits.

ix. Bank discretion; service adjustments and suspensions. Bank may introduce, modify, limit, suspend, or terminate features in its sole discretion, and may refuse transactions or place holds, delays, or restrictions to protect you or Bank or to comply with applicable law or policy. Business OLB Profile entitlements are subject to such modifications and Bank's enforcement of its Security Procedures.

B. Integration; Supersession of Separate Business User Addenda

i. Single integrated agreement. The terms and conditions applicable to Business Users and Business OLB Profiles are incorporated into and governed by this Agreement and supersede any prior or separate Business User addendum. This Agreement constitutes the entire agreement regarding the Services, and, in the event of any conflict with other agreements you have with Bank, this Agreement governs to the extent necessary to resolve the conflict, except where Regulatory Disclosures in Schedule 1 must control as required by law.

ii. Regulatory Disclosures unaffected. Schedule 1 (Regulatory Disclosures) remains incorporated into this Agreement and may be amended as provided therein; if a direct conflict arises between these Business OLB Profile provisions and a Regulatory Disclosure on a subject mandated by

law, the Regulatory Disclosure controls solely for that subject, and otherwise the terms of this Agreement apply.

C. Responsibilities and Risk Allocation

i. Customer responsibilities. Business Owner is solely responsible for: (i) designating and supervising Authorized Parties; (ii) assigning and managing entitlements consistent with these provisions, including entitlements to personal and fiduciary Accounts; (iii) ensuring that only eligible Accounts owned or held by Business Owner are provisioned for access; (iv) maintaining confidentiality and integrity of Security Procedures; and (v) promptly notifying Bank of any change in authority, compromise, or misuse. Until Bank receives such notice and has a reasonable opportunity to act, all activity conducted with valid Security Procedures is conclusively authorized by you.

ii. Indemnity and limits. Your indemnification and the Agreement's limitations of liability apply in full to actions of Authorized Parties, Business Users, and Agents, to Mobile Banking, Mobile Deposit, Bill Payment, External Transfers, and Zelle usage, and to any Third-Party Services you enable, including account aggregation or credential sharing.

23. Customer Liability for Unauthorized Electronic Funds Transactions from Business Accounts.

You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you or a company representative has given someone your Security Procedures and you want to terminate that person's authority, you must notify us that transactions by such person are no longer authorized. You will be solely liable for all transactions and other communications initiated before Bank has received such notification and has had a reasonable opportunity to act. We may have to change your Security Procedures or take additional steps to prevent further access by such person.

Our system supporting the Services is designed so that it may be operated only upon entry of valid Security Procedures. Since we condition access upon entry of valid Security Procedures, we will accept instructions for payments or other transactions from any person using valid Security Procedures. This is so even if the person obtaining access:

- Is not a company representative.
- Exceeds your authority or that granted by any company representative.
- Does not have your authority.
- Has had his/her authority changed or revoked.
- Is an imposter or thief.

You agree to be bound by all transactions from any business Account for which valid Security Procedures were used. You authorize us to treat any instructions we receive using valid Security Procedures as if the instructions had been made in writing and signed by the appropriate company representative. You agree that Bank's records as to this Agreement and all related agreements and Service provisions will be conclusive, binding, and presumed accurate, in the absence of manifest error, regarding any access to, or action taken through, the Services. Notwithstanding the foregoing, we agree that you will not be responsible for transactions that occur after you have notified us to block the Security Procedures used to perform the transaction, and we have had a reasonable opportunity to do so. Thus, the sooner you notify us of a problem, the better you can keep your losses down.

You agree to promptly examine all Account statements and any confirmations of transactions which we may send or make available to you, and to promptly notify us of any discrepancy or error. If you fail to notify the Bank of any such error or discrepancy within thirty (30) days of the date on which such information is received by or otherwise made available to you, then you shall be precluded from asserting such error or discrepancy against the Bank. Notwithstanding the foregoing, the Bank reserves the right to, in its sole discretion, adjust transaction records for good cause after the expiration of said thirty (30)-day period.

Call us at (210) 736-7600 or write to us at Jefferson Bank, Deposit Operations, P.O. Box 5190, San Antonio, Texas 78201-0190 as soon as you can, if you think your statement is wrong or if you need more information about a transfer covered by this Agreement which is listed on the statement.

24. Stop Payments on Checks.

You acknowledge that the "Stop Payment" feature provides an alternative method for submitting stop payment orders on individual paper checks between you and the Bank. By using this feature, you represent and warrant that all information you provide to describe the check, including the check date, the exact amount, the check number, and the payee, is accurate and complete. You understand that the exact amount of the check is required, and that if you provide an incorrect amount or any other inaccurate information, the Bank will not be liable for failing to stop payment on the check.

You agree that your Stop Payment Request must be received by the Bank with sufficient time for the Bank to act on the order before the check is finally paid. Any Stop Payment Request submitted through this service will be treated as if it were provided in writing, will remain in effect for six (6) months from the date received, and will automatically expire at the end of that period unless you renew it before expiration. Please note that this service cannot be used to cancel payments that have been scheduled through the Bill Payment service.

25. Service Fees for the Services.

All charges and fees for the Services shall be at a rate specified in the Bank's applicable fee schedule and Account Agreement, as amended from time to time. You are responsible for all telephone, internet, data or other access charges you incur in connecting to the Services as well as all charges assessed by any Internet service provider you use.

26. Warranties Disclaimer.

THE BANK MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING THE SERVICES, INCLUDING ANY WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD-PARTY PROPRIETARY RIGHTS UNLESS, AND THEN ONLY TO THE EXTENT, DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW. THE INFORMATION AND MATERIALS CONTAINED IN THE SERVICES, ONLINE BANKING SYSTEM, MOBILE APP, AND WEBSITE, INCLUDING TEXT, GRAPHICS, LINKS OR OTHER ITEMS ARE PROVIDED "AS IS," "AS AVAILABLE." THE BANK DOES NOT WARRANT THE ACCURACY, ADEQUACY OR COMPLETENESS OF THIS INFORMATION AND MATERIALS AND EXPRESSLY DISCLAIMS LIABILITY FOR ERRORS OR OMISSIONS IN THIS INFORMATION AND MATERIALS.

27. Indemnification.

You agree, at your expense, to defend, indemnify, and hold harmless Bank, our parent company, affiliates, subsidiaries, and our and their respective directors, officers, employees, agents, licensors, successors, assigns, and service providers from and against any and all losses, claims, demands, actions, damages, liabilities, penalties, fines, costs, and expenses (including reasonable attorneys' fees, expert witness fees, court costs, and allocated costs of internal counsel) arising out of or related to: (a) your access to or use of the Services, including any instruction or transaction initiated using your Security Procedures, whether or not authorized by you; (b) your breach of this Agreement, any Account Agreement, or any applicable law, rule, or regulation; (c) any third-party claim arising from your acts or omissions, including those of your Authorized Parties, users, administrators, employees, agents, fiduciaries, or service providers; (d) your use of account aggregation, data-scraping, credential-sharing, or other third-party services; (e) any dispute between you and any payee, payor, or other third party regarding payments or transfers; (f) any claim that you or your Authorized Parties have engaged in fraudulent, illegal, or unauthorized activity; (g) your failure to maintain adequate internal controls, security measures, or supervision of Authorized Parties; (h) any tax, penalty, or interest arising from your transactions through the Services; and (i) any claim related to the

accuracy, completeness, or legality of information you provide to the Bank or any third party. If you are a business, this indemnity extends to the acts and omissions of your Authorized Parties, employees, agents, and other personnel. This indemnification obligation shall survive termination of this Agreement.

28. Limitations of Liability.

The Bank agrees to use reasonable efforts to ensure full performance of the Services. The Bank will be responsible for acting only on those instructions sent through the Services which are actually received and cannot assume responsibility for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages you send. The Bank is not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet service provider or caused by any browser software. Any information you receive from the Bank can be provided only on a best efforts basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank is not responsible for any computer virus, malware, ransomware, spyware, or related security threats or problems which may be attributable to the Services or to any services provided by any Internet service provider, third-party application, or other third party. The Bank shall not be liable for any unauthorized access to, or alteration, theft, loss, corruption, or destruction of, your data, files, programs, or information through accident, fraudulent means, or any other method. With respect to Bill Pay, Bank has no duty to monitor the payments that are made through the Services. If (1) you are a business and one of your Authorized Parties uses your Bill Pay Account to pay bills which are not yours, or (2) a person acting as a fiduciary on your behalf (e.g., a trustee, court-appointed Legal Guardian, or agent acting under a power of attorney) uses your Bill Pay Account to pay bills which are not yours, you assume the entire risk of loss and indemnify and hold us, our directors, officers, employees and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with such use.

Bank will not be liable for any delay, failure, or interruption in performance caused by acts beyond our reasonable control, including: (a) acts of God, natural disasters, severe weather, earthquakes, floods, fires, or other natural phenomena; (b) war, invasion, hostilities, terrorism, riots, civil commotion, or insurrection; (c) strikes, lockouts, labor disputes, or work stoppages; (d) utility or power failures, blackouts, or brownouts; (e) equipment, hardware, or software malfunction, breakdown, or failure; (f) telecommunications or network outages, failures, or disruptions, including failures of Internet service providers, telecommunications carriers, or mobile network operators; (g) cyberattacks, security incidents, distributed denial-of-service attacks, hacking attempts, ransomware, malware, phishing attacks, data breaches, or unauthorized intrusions; (h) pandemics, epidemics, or public health emergencies; (i) governmental action, regulation, order, embargo, sanction, or law enforcement activity; (j) court orders, legal process, or regulatory restrictions; (k) exchange or market disruption, suspension, or closure; (l) acts, omissions, errors, delays, or failures of third parties, including other financial institutions, payment networks, clearinghouses, correspondent banks, data processors, service providers, or vendors; (m) failures or errors in any data feed, connectivity, or information provided by third parties; or (n) any other cause or event beyond the Bank's reasonable control, whether or not specifically enumerated herein.

If a force majeure event described in this Section continues for thirty (30) or more consecutive days, the Bank may, in its sole discretion, terminate this Agreement or any affected Service upon written notice to you, without liability for such termination.

UNLESS OTHERWISE REQUIRED BY APPLICABLE LAW, TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT WILL THE BANK, ITS AFFILIATES, SUBSIDIARIES, PARENT COMPANIES, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, THIRD-PARTY PROVIDERS, PARTNERS, LICENSORS, DISTRIBUTORS, OR SERVICE PROVIDERS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY (WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE AND GROSS NEGLIGENCE), STRICT LIABILITY, PRODUCT LIABILITY, STATUTORY LIABILITY, OR OTHERWISE), INCLUDING, WITHOUT LIMITATION: (I) LOSS OF PROFITS, REVENUE, INCOME, OR ANTICIPATED SAVINGS; (II)

LOSS OF DATA, INFORMATION, OR RECORDS; (III) LOSS OF GOODWILL, REPUTATION, OR BUSINESS OPPORTUNITIES; (IV) BUSINESS INTERRUPTION, LOSS OF BUSINESS, OR LOSS OF USE; (V) COSTS OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES; (VI) DAMAGES FOR TELECOMMUNICATION FAILURES, CYBERATTACKS, SECURITY INCIDENTS, UNAUTHORIZED ACCESS, DATA BREACHES, OR THEFT OF DATA; (VII) DAMAGES CAUSED BY VIRUSES, MALWARE, RANSOMWARE, SPYWARE, OR OTHER MALICIOUS CODE; (VIII) LOSS OF PRIVACY OR CONFIDENTIALITY OF INFORMATION; (IX) PECUNIARY LOSS OR FINANCIAL HARM; OR (X) ANY OTHER INTANGIBLE LOSSES OR DAMAGES; ARISING OUT OF OR IN CONNECTION WITH: (A) YOUR USE OR INABILITY TO USE THE SERVICES (INCLUDING, BUT NOT LIMITED TO, ANY INTERRUPTION, INACCURACY, ERROR, OMISSION, FAILURE OF PERFORMANCE, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS, LINE OR SYSTEM FAILURE, SERVICE OUTAGE, OR CYBERATTACK), INCLUDING, BUT NOT LIMITED TO, THE ONLINE BANKING SYSTEM, MOBILE APP, AND WEBSITE; (B) ANY ACT OR OMISSION BY US OR ANY THIRD PARTY IN ADMINISTERING THE SERVICES, INCLUDING, BUT NOT LIMITED TO, THE ONLINE BANKING SYSTEM, MOBILE APP, AND WEBSITE; (C) THE PURCHASE OR USE OF ANY GOODS OR SERVICES OF MERCHANTS OR SUPPLIERS THROUGH THE SERVICES; (D) ANY THIRD-PARTY SERVICES, APPLICATIONS, OR INTEGRATIONS; (E) ANY UNAUTHORIZED ACCESS TO OR ALTERATION, THEFT, OR DESTRUCTION OF YOUR DATA, CREDENTIALS, OR ACCOUNT INFORMATION; (F) ANY STATEMENTS, CONDUCT, OR ACTS OF THIRD PARTIES; OR (G) YOUR ACTS OR OMISSIONS OR ANY ACTS OR OMISSIONS OF ANY FIDUCIARY, AUTHORIZED PARTY, OR AGENT ACTING ON YOUR BEHALF (E.G., A TRUSTEE, COURT-APPOINTED LEGAL GUARDIAN, OR AGENT ACTING UNDER A POWER OF ATTORNEY), EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, CLAIMS, OR LOSSES AND EVEN IF ANY REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE. NOTWITHSTANDING THE FOREGOING, NOTHING IN THIS SECTION SHALL LIMIT THE BANK'S LIABILITY TO CONSUMER CUSTOMERS FOR UNAUTHORIZED ELECTRONIC FUND TRANSFERS TO THE EXTENT SUCH LIABILITY IS MANDATED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. § 1693 ET SEQ.) AND REGULATION E (12 C.F.R. PART 1005). HYPERLINKS TO OTHER INTERNET RESOURCES ARE USED AT YOUR OWN RISK; THE CONTENT, ACCURACY, OPINIONS EXPRESSED, AND OTHER LINKS PROVIDED BY THESE RESOURCES ARE NOT INVESTIGATED, VERIFIED, MONITORED, OR ENDORSED BY THE BANK. THE LIMITATIONS OF DAMAGES SET FORTH HEREIN ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE AGREEMENT BETWEEN THE BANK AND YOU AND REFLECT AN INFORMED, VOLUNTARY ALLOCATION OF RISK. THE BANK WOULD NOT BE ABLE TO PROVIDE THE SERVICES ON AN ECONOMICALLY REASONABLE BASIS WITHOUT SUCH LIMITATIONS. SOME STATES DO NOT ALLOW LIMITATIONS ON INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU TO THE EXTENT PROHIBITED BY APPLICABLE LAW.

NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THIS AGREEMENT, THE BANK'S TOTAL AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATED TO THIS AGREEMENT OR THE SERVICES, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE, SHALL NOT EXCEED THE GREATER OF: (I) THE TOTAL FEES ACTUALLY PAID BY YOU TO THE BANK FOR THE SERVICES DURING THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR (II) THE AMOUNT OF THE SPECIFIC TRANSACTION GIVING RISE TO THE CLAIM. THIS LIMITATION APPLIES TO ALL CLAIMS IN THE AGGREGATE AND NOT PER INCIDENT. THIS AGGREGATE CAP SHALL NOT APPLY TO THE BANK'S LIABILITY TO CONSUMER CUSTOMERS FOR UNAUTHORIZED ELECTRONIC FUND TRANSFERS TO THE EXTENT SUCH LIABILITY IS MANDATED BY THE ELECTRONIC FUND TRANSFER ACT AND REGULATION E.

You hereby waive any right of setoff, counterclaim, or recoupment against any fees, charges, or amounts you owe to the Bank under this Agreement or any other agreement with the Bank. This waiver shall not affect the Bank's right of setoff as set forth in this Agreement or any other agreement with the Bank.

With respect to business Accounts and use of the Services, if we fail or delay in making a transfer pursuant to your instructions, or if we make a transfer in an erroneous amount which is less than the amount per your

instructions, unless otherwise required by law, our liability shall be limited to interest on the amount which we failed to timely transfer, calculated from the date on which the transfer was to be made until the date it was actually made or you canceled the instructions. We may pay such interest either to you or the intended recipient of the transfer, but in no event will we be liable to either party, and our payment to either party will fully discharge any obligation to the other. If we make a transfer in an erroneous amount which exceeds the amount per your instructions, or if we permit an unauthorized transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law, our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the payment or transfer to the date of the refund, but in no event to exceed sixty (60) days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where Bank is headquartered for each day interest is due, computed on the basis of a 360-day year.

29. Changes in Terms.

To the extent permitted by law, we may add to, delete from, or otherwise change this Agreement, any Service, or any fee, at any time, in our sole discretion, with or without notice, except where prior notice is required by applicable law. Any change may be made effective by posting the revised terms within the Services or on our Website, by secure message, by email, or by any other method permitted by law. Your continued use of the Services after the effective date of any change constitutes your acceptance of the change.

30. Termination.

This Agreement will remain in effect until it is terminated by you or the Bank. You may terminate this Agreement at any time by: (1) calling us at (210) 736-7600, or (2) writing to Jefferson Bank at P.O. Box 5190, San Antonio, Texas 78201-0190. Termination by you does not affect transactions we have already begun to process, and you remain responsible for any fees, charges, or liabilities incurred prior to termination. We may suspend or terminate any Service or this Agreement, in whole or in part, at any time and for any reason, including actual or suspected fraud, security concerns, threat to our systems, non-use, breach of this Agreement, failure to pay fees, or to comply with law or our policies, with or without prior notice, except as required by law. We may also place holds, delay, reverse, or refuse transactions to protect you or us. Upon termination: (a) all rights and licenses granted to you under this Agreement shall immediately cease; (b) you must immediately cease all use of the Services; (c) any outstanding fees or charges shall become immediately due and payable; and (d) we may retain and use any information collected during your use of the Services in accordance with applicable law and our Privacy Policy. The following provisions shall survive termination of this Agreement: definitions, customer representations and warranties, indemnification, limitations of liability, warranties disclaimer, dispute resolution, governing law, confidentiality, intellectual property, compliance with laws, no fiduciary relationship, cooperation with investigations, and any other provision that by its nature should survive termination.

The Bank may, in its sole discretion and upon written notice to you, suspend or terminate any Service or this Agreement, in whole or in part, or impose additional conditions on the Services upon the occurrence of a Material Adverse Change. The Bank's rights under this paragraph are in addition to, and not in lieu of, any other rights the Bank may have under this Agreement or applicable law.

31. Severability.

In the event any one or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other provision of this Agreement, and the remaining provisions shall remain in full force and effect. If any provision is held to be invalid, illegal, or unenforceable, the parties agree that such provision shall be modified to the minimum extent necessary to make it valid, legal, and enforceable while preserving the parties' original intent, or if modification is not possible, such provision shall be severed and the remainder of this Agreement shall be enforced as if the invalid provision had not been included.

32. Waiver.

No failure or delay by the Bank in exercising any right, power, or remedy under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any right, power, or remedy preclude any other or further exercise thereof or the exercise of any other right, power, or remedy. No waiver by the Bank shall be effective unless it is in writing and signed by an authorized representative of the Bank. A waiver on one occasion shall not constitute a waiver on any subsequent occasion. The Bank's rights and remedies under this Agreement are cumulative and are in addition to any other rights and remedies available at law or in equity.

33. Governing Law and Dispute Resolution.

This Agreement is governed by the laws of the State of Texas without reference to its conflict of laws principles, except to the extent preempted by federal law. Any disputes arising from or related to this Agreement or use of the Services shall be governed by the laws of the State of Texas (without reference to conflict of laws principles). In addition, any dispute arising from or related to your Accounts with the Bank or the Services shall also be governed by federal laws and regulations, including the Electronic Fund Transfer Act, the Expedited Funds Availability Act, the Truth in Savings Act, and their implementing regulations, as well as Federal Reserve Bank Rules and Operating Circulars, local clearing house rules, Automated Clearing House rules, and general bank practices applicable to similar types of Accounts. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

YOU AGREE THAT ANY DISPUTE, CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT OR USE OF THE SERVICES WILL BE SETTLED BY BINDING ARBITRATION PURSUANT TO THE FEDERAL ARBITRATION ACT (9 U.S.C. § 1 ET SEQ.), WHICH SHALL GOVERN THE INTERPRETATION AND ENFORCEMENT OF THIS ARBITRATION PROVISION, IN ACCORDANCE WITH APPLICABLE RULES OF ARBITRATION OF THE AMERICAN ARBITRATION ASSOCIATION ("AAA"). TO THE EXTENT THE FEDERAL ARBITRATION ACT IS INAPPLICABLE, THE TEXAS ARBITRATION ACT (TEX. CIV. PRAC. & REM. CODE § 171.001 ET SEQ.) SHALL APPLY. ALL ARBITRATIONS SHALL BE CONDUCTED IN ENGLISH AND SHALL OCCUR IN THE CLOSEST U.S. CITY TO YOUR PERMANENT RESIDENCE IN WHICH AN OFFICE OF THE AAA IS LOCATED, OR IF YOUR PERMANENT RESIDENCE IS OUTSIDE THE U.S., THEN IN SAN ANTONIO, TEXAS. IF THE BANK SHALL INITIATE ANY ARBITRATION, OR YOU ARE A CONSUMER CUSTOMER AND INITIATE AN ARBITRATION WITH AN AMOUNT IN CONTROVERSY LESS THAN $10,000, THEN THE BANK SHALL BEAR THE COST OF THE ARBITRATION FEES; HOWEVER, IF THE ARBITRATOR SHALL FIND THAT YOU HAVE INITIATED THE ARBITRATION PRIMARILY FOR THE PURPOSE OF HARASSMENT OR IN A VEXATIOUS MANNER, THE ARBITRATOR MAY AWARD SUCH FEES AS COSTS TO THE BANK. IN ALL OTHER ARBITRATIONS, THE BANK AND YOU SHALL EQUALLY BEAR THE COST OF THE ARBITRATOR'S FEES. IN ANY ARBITRATION OR JUDICIAL PROCEEDING, EACH PARTY SHALL BE RESPONSIBLE FOR ITS OWN LEGAL FEES AND OTHER COSTS, UNLESS OTHERWISE REQUIRED BY LAW. JUDGMENT MAY BE ENTERED UPON ANY AWARD IN ANY COURT HAVING JURISDICTION. TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND BANK AGREE THAT ARBITRATION (OR ANY PERMITTED COURT ACTION) WILL PROCEED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, COLLECTIVE, CONSOLIDATED, PRIVATE ATTORNEY GENERAL, OR REPRESENTATIVE ACTION. THE ARBITRATOR MAY AWARD RELIEF ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF WARRANTED BY THAT PARTY'S INDIVIDUAL CLAIM. IF THE CLASS ACTION WAIVER IN THIS PARAGRAPH IS FOUND TO BE UNENFORCEABLE, THEN THE ENTIRETY OF THIS ARBITRATION PROVISION SHALL BE NULL AND VOID WITH RESPECT TO SUCH CLAIM, AND THE DISPUTE SHALL PROCEED IN A COURT OF COMPETENT JURISDICTION; PROVIDED, HOWEVER, THAT THE ARBITRATION PROVISION SHALL REMAIN IN FULL FORCE AND EFFECT FOR ALL OTHER CLAIMS AND DISPUTES. TO THE FULLEST EXTENT PERMITTED BY LAW, ANY CLAIM MUST BE FILED WITH AAA (OR, IF PERMITTED IN COURT, IN A COURT OF COMPETENT JURISDICTION) WITHIN TWO (2) YEARS AFTER THE CLAIM FIRST AROSE OR IT IS PERMANENTLY

BARRED. NOTWITHSTANDING THE FOREGOING, THIS ARBITRATION PROVISION SHALL NOT LIMIT OR PRECLUDE ANY RIGHTS YOU MAY HAVE UNDER THE ELECTRONIC FUND TRANSFER ACT OR REGULATION E THAT CANNOT BE WAIVED BY AGREEMENT.

BOTH PARTIES AGREE TO WAIVE ANY RIGHT TO HAVE A JURY PARTICIPATE IN THE RESOLUTION OF ANY DISPUTE OR CLAIM BETWEEN THE PARTIES OR ANY OF THEIR RESPECTIVE AFFILIATES OR ANY INTENDED THIRD PARTY BENEFICIARY ARISING UNDER OR RELATING TO THIS AGREEMENT.

34. Assignment.

The Bank may assign its rights and delegate its duties under this Agreement to a company affiliated with the Bank or to any other party. You may not assign any of your rights or duties under this Agreement at any time.

35. Compliance with Laws.

You represent and warrant that neither you nor any of your Authorized Parties, officers, directors, employees, agents, or representatives has, directly or indirectly, offered, paid, promised to pay, or authorized the payment of any money or anything of value to any government official, political party, candidate for public office, or any other person for the purpose of: (a) influencing any act or decision of such person; (b) inducing such person to do or omit to do any act in violation of their lawful duty; (c) securing any improper advantage; or (d) inducing such person to influence any act or decision of any government or instrumentality thereof. You agree to comply with the U.S. Foreign Corrupt Practices Act, the U.K. Bribery Act, and all other applicable anti-bribery and anti-corruption laws. You agree to notify the Bank immediately if you become aware of any actual or suspected violation of this provision.

You agree to use the Services in compliance with all applicable federal, state, and local laws, rules, and regulations, including the Bank Secrecy Act, anti-money laundering laws, economic sanctions administered by the Office of Foreign Assets Control (OFAC), consumer protection laws, privacy laws, and all applicable banking regulations. You represent and warrant that you will not use the Services for any illegal purpose or in furtherance of any illegal activity. The Bank reserves the right to refuse, delay, block, freeze, or reverse any transaction that the Bank believes, in its sole discretion, may violate applicable law or expose the Bank to regulatory risk or liability. You agree to provide any information the Bank reasonably requests to verify your compliance with applicable laws or to satisfy the Bank's regulatory obligations.

36. Entire Agreement.

This Agreement, together with any Account Agreement, fee schedules, disclosures, and other documents incorporated by reference, constitutes the entire agreement between you and the Bank regarding your use of the Services and supersedes all prior or contemporaneous negotiations, discussions, understandings, agreements, representations, and warranties, whether written or oral, regarding the Services. No representation, promise, inducement, or statement of intention has been made by either party that is not embodied in this Agreement. You acknowledge that you have not relied on any representation, promise, or statement not expressly set forth in this Agreement. This Agreement may be amended only as provided herein.

37. Headings; Construction.

Section headings and captions in this Agreement are for convenience of reference only and shall not affect the interpretation or construction of this Agreement. The words "include," "includes," and "including" shall be deemed to be followed by "without limitation." The word "or" is not exclusive. References to "days" mean calendar days unless otherwise specified. References to "you" include your heirs, executors, administrators, successors, and permitted assigns. This Agreement shall not be construed against the Bank solely because the Bank drafted it.

38. No Fiduciary Relationship.

Nothing in this Agreement shall be construed to create a fiduciary relationship, partnership, joint venture, agency (except as expressly provided herein regarding your Authorized Parties), or employment relationship between you and the Bank. The Bank is not your financial advisor, investment advisor, or fiduciary. Any information provided through the Services is for informational purposes only and does not constitute financial, investment, tax, or legal advice. You are solely responsible for your financial decisions and should consult with your own professional advisors before making any financial decisions based on information obtained through the Services.

39. Confidentiality.

You agree to maintain the confidentiality of all non-public information provided by the Bank in connection with the Services, including Security Procedures, system configurations, transaction limits, and other operational details. You shall not disclose such information to any third party except as necessary to use the Services in accordance with this Agreement or as required by law. The Bank's obligation to maintain the confidentiality of your information is governed by our Privacy Policy and applicable law.

40. Cooperation with Investigations.

You agree to cooperate fully with the Bank and any law enforcement agency, regulatory authority, or other governmental body in connection with any investigation involving your Accounts, your use of the Services, or any transaction conducted through the Services. This cooperation includes, without limitation: (a) providing any information, documentation, or records requested by the Bank or any investigating authority; (b) making yourself and your personnel available for interviews; (c) executing any affidavits or declarations; and (d) taking any other action reasonably requested to facilitate the investigation. Your failure to cooperate may result in suspension or termination of your access to the Services and may affect your ability to recover losses from unauthorized transactions.

41. Interruptions in Services.

We may, from time to time, perform maintenance, updates, testing, or other activities that may result in the unavailability of the Services, in whole or in part. To the fullest extent permitted by law, we will not be liable for any loss, damage, cost, or expense arising from any service interruption, unavailability, delay, or error, whether scheduled or unscheduled, including during system maintenance, upgrades, or due to events beyond our reasonable control.

42. Regulatory Disclosures.

The parties acknowledge and agree that all consumer protection notices, electronic funds transfer disclosures, privacy statements, fee schedules, account terms, and any other disclosures required under applicable federal, state, or local law in connection with the Services (collectively, the "Regulatory Disclosures") are set forth in Schedule 1 (Regulatory Disclosures), which is incorporated in its entirety into and made a part of this Online Banking Agreement by this reference. Each Regulatory Disclosure shall be deemed to constitute a material term of this Agreement with the same force and effect as if fully set forth herein. In the event of any direct conflict between the body of this Agreement and the Regulatory Disclosures, the Regulatory Disclosures shall control solely with respect to the subject matter mandated by applicable law; otherwise, the terms of this Agreement shall govern. Bank may amend, supplement, or replace any Regulatory Disclosure from time to time in accordance with applicable law by (i) posting the revised disclosure to the secure online banking portal, mobile application, or other electronic channel through which the Services are delivered, or (ii) providing the revised disclosure to Customer via electronic mail, secure messaging, or such other means as may be permitted by law. Customer's continued access to or use of the Services after the effective date of any such amendment, supplement, or replacement shall constitute Customer's acknowledgment of, and agreement to, the revised Regulatory Disclosures.

Customer represents that it has the ability to retain electronic records and consents to receiving Regulatory Disclosures in electronic form.

43. Consent to this Agreement.

You acknowledge that you are responsible for complying with all terms of this Agreement and the terms governing any deposit Account(s), loan Account(s), or any other Account(s) which you access using the Services. **BY SELECTING "I AGREE" AND USING THE SERVICES, INCLUDING THE ONLINE BANKING SYSTEM, MOBILE APP, AND WEBSITE, YOU AGREE THAT YOU HAVE READ AND UNDERSTAND THIS AGREEMENT, ACCEPT THIS AGREEMENT WITHOUT MODIFICATION, AND WILL BE BOUND BY ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT JUST AS IF YOU SIGNED A PAPER VERSION OF THE AGREEMENT. FURTHERMORE, YOU UNDERSTAND THAT BY USING THE SERVICES, YOU AGREE TO THE TERMS AND CONDITIONS AS THEY MAY BE AMENDED IN THE FUTURE. IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT, YOU UNDERSTAND THAT YOU SHOULD NOT USE THE SERVICES, INCLUDING THE ONLINE BANKING SYSTEM, MOBILE APP, AND WEBSITE.**

IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, YOU MUST EXIT ENROLLMENT IN ONLINE BANKING AND MUST *NOT* SELECT "I AGREE."

[End of Agreement; Regulatory Disclosures Follow]

Schedule 1

Regulatory Disclosures

This Schedule forms an integral part of the Online Banking Services Agreement (the "Agreement") between Jefferson Bank ("Bank," "we," "us" or "our") and the customer executing or otherwise assenting to the Agreement ("Customer," "you" or "your"). Capitalized terms used but not defined in this Schedule have the meanings assigned in the Agreement. The disclosures below are provided in accordance with, and are intended to satisfy, the Bank's obligations under applicable federal and state statutes, regulations and interpretive guidance. Unless otherwise stated, the disclosures apply to all Services offered now or in the future.

1. USA PATRIOT ACT NOTICE. To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or who enrolls in a service relationship. When you enroll for the Services, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also request to see your driver's license or other identifying documents and may use credit reporting agencies or other third parties to confirm the information provided. You acknowledge and consent to our collection, verification and retention of such information and documentation.

2. ELECTRONIC FUND TRANSFERS ACT AND REGULATION E DISCLOSURE. Your rights and responsibilities concerning electronic fund transfers ("EFTs"), including transfers initiated through the Services, are governed by the federal Electronic Fund Transfer Act (15 U.S.C. § 1693 et seq.) ("EFTA") and the Bureau of Consumer Financial Protection's Regulation E (12 C.F.R. Part 1005). The following types of EFTs are available through the Services: (a) transfers between your linked Accounts at the Bank; (b) External Transfers to or from accounts at other financial institutions (consumer Accounts only); (c) Bill Pay transactions to designated payees; (d) Mobile Deposits; and (e) person-to-person payments through integrated services such as Zelle (if offered). Transaction limitations, including daily and monthly dollar limits and frequency restrictions, are disclosed on our Website and in your Account Agreement. You have the right to receive: (i) a written receipt or electronic confirmation at the time you initiate a transfer through an electronic terminal (if applicable); (ii) periodic statements reflecting all EFT activity at least monthly (or quarterly if there is no EFT activity); and (iii) documentation of preauthorized credits within two (2) Business Days after the credit is scheduled to occur if you request it. These rights include the right to receive periodic statements reflecting EFT activity, limitations on your liability for unauthorized EFTs when promptly reported (see Section 21 of this Agreement for consumer liability limits), and procedures for resolving errors (see Section 21 for error resolution procedures). You agree to review your account statements and electronic confirmations promptly and to notify us within sixty (60) days after we first transmit a statement or notice reflecting a disputed EFT. Failure to notify us within such period may limit or eliminate your ability to assert a claim or obtain reimbursement. For questions or to report errors, contact us at (210) 736-7600 or Jefferson Bank, Fraud Department, P.O. Box 5190, San Antonio, Texas 78201. Further details regarding your EFTA rights appear in the Consumer EFT Disclosure we provide at account opening, which is incorporated herein by reference. Note: Business Accounts are generally not subject to Regulation E, except to the extent required by law; see Section 22 for provisions applicable to business Accounts.

3. TRUTH IN SAVINGS ACT DISCLOSURE. The Truth in Savings Act and Regulation DD require that we disclose the terms, conditions and fees applicable to deposit accounts accessible through the Services. You are entitled to receive, and we will provide upon request or at account opening, disclosure of: (a) the Annual Percentage Yield (APY) and interest rate applicable to your deposit account; (b) the frequency of compounding and crediting of interest; (c) the minimum balance required to open the account, earn interest, or avoid fees; (d) the balance computation method used to calculate interest; (e) applicable fees and charges; and (f) any limitations on the number or amount of withdrawals or transfers. These disclosures are set forth in the separate Account Agreement, Rate Sheet, and Fee Schedule delivered at account opening, as each may be

amended from time to time. Interest rates are variable and may change at any time at the Bank's discretion; we will notify you of rate changes in the manner permitted by law. You may obtain current rate information by calling (210) 736-7600 or visiting our Website at jeffersonbank.com. By using the Services you acknowledge receipt of those disclosures and agree that any changes thereto may be communicated to you electronically in accordance with Section 11 of this Schedule.

4. FUNDS AVAILABILITY POLICY (REGULATION CC). Deposits made via mobile remote deposit capture or other electronic image-based methods are subject to our Funds Availability Policy, which complies with the Expedited Funds Availability Act and Regulation CC. In general, funds from checks deposited electronically will be available no later than the second Business Day after the day we receive your deposit, although longer delays may apply in certain circumstances. Availability deadlines may be extended if, for example, we believe a check you deposit will not be paid, you deposit checks totaling more than $5,000 in any one day, or you are a new customer as defined by Regulation CC. We reserve the right to place case-by-case or exception holds and to accelerate or delay availability in accordance with law. Our current Funds Availability Policy is furnished at account opening and is incorporated herein by reference.

5. PRIVACY NOTICE AND INFORMATION SHARING PRACTICES. Federal law requires us to inform you how we collect, share and protect your personal information. Our Privacy Notice, provided at account opening and available upon request, explains (a) the categories of personal information we collect; (b) the purposes for which we share such information; (c) your ability to limit certain sharing; and (d) the safeguards we maintain to protect the confidentiality and security of your information. By enrolling in and using the Services, you consent to the collection, use and disclosure of your information as described in the Privacy Notice and in the Agreement.

6. SERVICE PROVIDER AND OUTSOURCING DISCLOSURE. Consistent with the Interagency Guidelines Establishing Information Security Standards and related supervisory guidance, we may engage affiliates and third-party service providers to support or facilitate the Services. Such providers may be located in the United States or in foreign jurisdictions and may have access to Customer information to the extent necessary to perform contracted functions. We require all providers to maintain information security standards that are at least as stringent as those we employ. Your continued use of the Services constitutes your acknowledgment and consent to our use of such providers.

7. FDIC INSURANCE. Deposits held in accounts accessible through the Services are insured by the Federal Deposit Insurance Corporation ("FDIC") to the maximum amount permitted by law, subject to aggregation rules. Investment products, including mutual funds, annuities, life insurance policies and securities, are not deposits, are not FDIC-insured, are not guaranteed by the Bank, and may lose value.

8. EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICE. If you apply for credit products or credit-related features within the Services, the Bank will consider your application in accordance with the Equal Credit Opportunity Act and Regulation B. We do not discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to contract), receipt of public assistance income, good-faith exercise of rights under the Consumer Credit Protection Act, sexual orientation, gender identity, or any other status protected by applicable law. If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain such statement, please contact us in writing within sixty (60) days of notification of our decision, and we will mail or otherwise provide the statement within thirty (30) days of receiving your request.

9. BANK SECRECY ACT, OFAC AND ANTI-MONEY LAUNDERING COMPLIANCE. Transactions conducted through the Services are subject to the Bank Secrecy Act ("BSA") and to economic sanctions programs administered by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"). We reserve the right to reject, block, freeze or transfer to an interest-bearing suspense account any transaction or funds that we, in our sole discretion, believe may violate

applicable law or that involve any person or jurisdiction subject to sanctions. We may request additional information from you at any time to comply with our BSA/AML and OFAC obligations, and we may suspend or terminate the Services if you fail to provide such information or if your activity appears suspicious.

10. ERROR RESOLUTION NOTICE. In the event you believe an error or unauthorized transaction has occurred with respect to a Service, you must promptly notify us. To report errors or ask questions about your electronic transfers, contact us at: Jefferson Bank, Fraud Department, P.O. Box 5190, San Antonio, Texas 78201, telephone: (210) 736-7600, or email: fraudoperations@jeffersonbank.com. For consumer EFTs, we must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. You must provide the name on the account, account number, description of the error or transaction in question, and the dollar amount. We will investigate and determine whether an error occurred within ten (10) Business Days (twenty [20] Business Days for new accounts or transfers initiated in foreign countries) after we hear from you and will correct any error promptly. If we need more time, we may take up to forty-five (45) days (ninety [90] days for new accounts, foreign-initiated transactions, or point-of-sale debit card transactions) to complete our investigation, in which case we will provisionally credit your account within ten (10) Business Days (twenty [20] Business Days for new accounts) for the amount you think is in error. We will advise you of the results within three (3) Business Days of completing our investigation. If we determine that no error occurred and provisional credit was previously provided, we will debit your Account for the amount of the provisional credit and notify you of the date and amount of the debit. These error resolution procedures are provided in accordance with Regulation E (12 C.F.R. § 1005.11).

11. ELECTRONIC COMMUNICATIONS CONSENT (E-SIGN DISCLOSURE). The Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.) ("E-SIGN") and state analogs, including the Texas Uniform Electronic Transactions Act (Tex. Bus. & Com. Code § 322.001 et seq.), require that we obtain your affirmative consent before delivering required disclosures electronically. By assenting to the Agreement, you agree that: (a) we may provide all notices, statements, records and other information relating to the Services ("Communications") in electronic form, including by posting Communications on our website or within the Services; (b) your electronic signature has the same legal effect as a handwritten signature; (c) you have the hardware and software necessary to receive, review, print and store Communications (to access Communications, you need a computer or mobile device with Internet access, a current web browser that supports 128-bit encryption, and a valid email address; to retain Communications, you need the ability to print or download and save files); (d) you may withdraw consent at any time by contacting us at (210) 736-7600 or writing to Jefferson Bank, P.O. Box 5190, San Antonio, Texas 78201, and such withdrawal will be effective after we have had a reasonable opportunity to act; and (e) you may request a paper copy of any Communication by contacting us, subject to any fee disclosed in the Fee Schedule. Withdrawal of consent may result in termination of the Services or additional fees for paper delivery.

12. TAXPAYER IDENTIFICATION NUMBER CERTIFICATION AND BACKUP WITHHOLDING. Under penalties of perjury, you certify that the taxpayer identification number ("TIN") you provide when enrolling in the Services is correct and that you are not subject to backup withholding, unless you have otherwise indicated. Federal law requires the Bank to withhold a percentage of certain reportable payments (currently twenty-four percent [24%]) if you fail to furnish a valid TIN or if the Internal Revenue Service notifies us that backup withholding is required. You agree to indemnify and hold the Bank harmless from and against any loss, cost or expense arising out of your failure to provide a correct TIN or to properly report interest or dividend income.

13. OVERDRAFTS, NON-SUFFICIENT FUNDS AND RIGHT OF SETOFF. Transactions initiated through the Services may create an overdraft in your linked account. If an overdraft occurs, you agree to pay us the amount of the overdraft plus any overdraft, returned-item or non-sufficient-funds fees disclosed in the Fee Schedule. We may, at our option and without prior notice, refuse to honor any transaction that would result in an overdraft. We further reserve the right to set off

against any of your accounts, or any obligation we owe to you, any amount you owe us arising from or relating to the Services, to the full extent permitted by applicable law.

14. RIGHT TO CHANGE TERMS AND TERMINATE SERVICES. To the extent permitted by law, we may amend the Agreement, this Schedule and any fee or feature of the Services at any time. Except when immediate change is necessary to maintain the security of the Services or your accounts, we will provide at least thirty (30) days' prior notice of any material change. Notice may be provided electronically as described in Section 11. Continued use of the Services following the effective date of a change constitutes acceptance. We may terminate or suspend any or all Services at any time, with or without cause, and with or without notice, subject to any notice requirements imposed by law.

15. CONTACT INFORMATION. All Communications required or permitted under this Schedule should be sent to us at P.O. Box 5190, San Antonio, Texas 78201 (mailing address) or by calling (210) 736-7600 (telephone number) during normal business hours. You agree to notify us promptly of any change to your mailing address, email address, telephone number or other contact information.

16. PREAUTHORIZED TRANSFERS—RIGHT TO STOP PAYMENT. If you have arranged for regular recurring electronic fund transfers out of your Account (such as recurring Bill Pay or External Transfers), you have the right to stop any of these payments. To stop a preauthorized transfer, you must notify us orally or in writing at least three (3) Business Days before the scheduled transfer date. You may call us at (210) 736-7600, visit any of our banking centers, or write to us at Jefferson Bank, Deposit Operations, P.O. Box 5190, San Antonio, Texas 78201. If you call, we may require you to confirm your stop-payment request in writing within fourteen (14) days; if we do not receive your written confirmation within fourteen (14) days, we may honor subsequent preauthorized transfers. If you have authorized a third party to initiate preauthorized transfers from your Account, you must also contact that third party to revoke authorization; stopping payment with the Bank alone may not be sufficient to prevent the third party from reinitiating the transfer. If we fail to stop a preauthorized transfer after you have properly and timely notified us, we will be liable for your actual losses or damages to the extent required by Regulation E (12 C.F.R. § 1005.10(c)). Stop payment requests for preauthorized transfers are separate from stop payment requests for paper checks, which are governed by Section 24 of this Agreement.

17. TEXAS FINANCE CODE CUSTOMER RECORDS CONFIDENTIALITY. Under Chapter 59 of the Texas Finance Code, your financial records maintained by the Bank are confidential. The Bank will not disclose your financial records to any person or governmental agency except: (a) with your express written authorization specifying the records to be disclosed and the person or agency to receive them; (b) in response to a valid subpoena, summons, warrant, or court order issued in connection with a pending judicial or administrative proceeding; (c) to a federal or state governmental agency or instrumentality authorized by law to receive such information; (d) to a consumer reporting agency in accordance with the Fair Credit Reporting Act; (e) to comply with federal or state law, including Bank Secrecy Act reporting requirements; (f) in connection with a transaction initiated by you involving a third party; or (g) to the Bank's affiliates, service providers, or agents as necessary to provide the Services, subject to confidentiality obligations. You have the right to authorize the disclosure of your financial records to third parties by providing express written consent to the Bank. Any authorization you provide may be revoked in writing at any time, effective upon our receipt of the revocation.

18. SUBSTITUTE CHECK (CHECK 21) CONSUMER RIGHTS NOTICE. When you deposit a check using Mobile Deposits, the Bank may convert your check into a "substitute check" or process it as an electronic image. A substitute check is a paper reproduction of your Original Check that contains an image of the front and back of the Original Check and is the legal equivalent of the Original Check. You have certain rights when a substitute check is charged to your Account: (a) Expedited Recredit Right: If a substitute check was improperly charged to your Account, or you have a warranty claim related to a substitute check, you may request a recredit of the amount of the substitute check plus interest (if applicable) and any fees charged as a result of the improper

charge. (b) How to Make a Claim: You must contact us within forty (40) calendar days after the date we mailed or delivered the substitute check or the Account statement showing the charge, whichever is later. You may contact us at (210) 736-7600 or write to Jefferson Bank, Fraud Department, P.O. Box 5190, San Antonio, Texas 78201. You must describe why the charge was improper, provide the check number and amount, and estimate the date of the charge. (c) Bank Response: We will investigate and either recredit your Account within one (1) Business Day after we determine your claim is valid, or we will provide you with an explanation of our findings. If we need more time, we may take up to forty-five (45) calendar days to investigate but will provisionally recredit your Account within ten (10) Business Days while the investigation is ongoing.

19. PERSON-TO-PERSON (P2P) PAYMENT SERVICES DISCLOSURE. If the Bank offers person-to-person payment services through the Online Banking System or Mobile App (such as Zelle or similar services), the following additional terms apply: (a) Irrevocability of Payments: P2P payments are typically processed immediately and cannot be reversed or canceled once you authorize the payment. Before sending a P2P payment, verify that the recipient's information (phone number, email address, or other identifier) is correct. If you send a payment to the wrong person, you may not be able to recover the funds, and the Bank is not obligated to assist in recovery. (b) Recipient Responsibility: You are solely responsible for confirming the identity of the recipient. The Bank is not responsible for payments sent to unintended recipients due to incorrect information you provide. (c) Unauthorized Transactions: If you believe an unauthorized P2P transaction has occurred, you must notify us immediately using the error resolution procedures in this Schedule. Your liability for unauthorized P2P transactions is governed by Regulation E if you are a consumer, and unauthorized P2P transactions will be investigated and resolved in accordance with our error resolution procedures. (d) No Buyer Protection: P2P payment services are designed to send money to people you know and trust. You should not use P2P services to pay for goods or services from unknown parties. The Bank provides no "buyer protection" or guarantee of delivery for P2P transactions. (e) Fraud Awareness: Be cautious of scams that request P2P payments. The Bank will never ask you to send a P2P payment to verify your Account or resolve a problem. If you are pressured to send a P2P payment urgently, it may be a scam.

20. TEXAS BANK FEES AND CHARGES DISCLOSURE. In accordance with the Texas Finance Code, a schedule of all fees and charges applicable to your Account and the Services is available upon request. You may obtain a copy of the current Fee Schedule by: (a) visiting any banking center; (b) calling (210) 736-7600; (c) accessing the Fee Schedule through the Online Banking System or on our Website at jeffersonbank.com; or (d) requesting a mailed copy by writing to Jefferson Bank, P.O. Box 5190, San Antonio, Texas 78201. We encourage you to review the Fee Schedule before conducting transactions through the Services. The Bank reserves the right to change fees upon notice to you as required by applicable law. You have the right to receive information about fees that may be assessed in connection with specific Services before using those Services.

21. ARBITRATION AND DISPUTE RESOLUTION NOTICE. BY ENTERING INTO THIS AGREEMENT, YOU AGREE THAT ALL DISPUTES ARISING FROM OR RELATING TO THIS AGREEMENT OR YOUR USE OF THE SERVICES WILL BE RESOLVED BY BINDING ARBITRATION, EXCEPT AS OTHERWISE PROVIDED IN SECTION 33 OF THE AGREEMENT. YOU ARE GIVING UP YOUR RIGHT TO GO TO COURT, INCLUDING YOUR RIGHT TO A JURY TRIAL. YOU ARE ALSO GIVING UP YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. Your rights in arbitration may be more limited than in court. The arbitration will be conducted pursuant to the Federal Arbitration Act and the rules of the American Arbitration Association. You may obtain a copy of the arbitration rules by contacting the American Arbitration Association at www.adr.org or by calling 1-800-778-7879. You have the right to consult with an attorney before agreeing to this arbitration provision. Please review Section 33 (Governing Law and Dispute Resolution) of the Agreement for complete details regarding arbitration, including applicable procedures, fee allocation, and the class action waiver.

22. REMITTANCE TRANSFER DISCLOSURE (INTERNATIONAL TRANSFERS). If you use the Services to send a remittance transfer to a recipient in a foreign country, the following disclosures

apply pursuant to Regulation E, Subpart B: (a) Pre-Payment Disclosure: Before you pay for a remittance transfer, we will provide you with a disclosure showing the exchange rate, any fees imposed by us, any fees imposed by third parties (if known), the amount that will be received by the recipient in the foreign currency, and the date the funds will be available to the recipient. (b) Receipt: After you pay for a remittance transfer, we will provide you with a receipt containing the same information as the pre-payment disclosure, along with error resolution and cancellation rights information. (c) Cancellation Right: You have thirty (30) minutes after payment to cancel a remittance transfer for a full refund without penalty, unless the funds have already been picked up or deposited. To cancel, contact us immediately at (210) 736-7600. (d) Error Resolution: If you believe an error has occurred with a remittance transfer, you must notify us within one hundred eighty (180) days of the promised delivery date. We will investigate and either correct the error or provide a written explanation within ninety (90) days. (e) Liability: If we fail to make a remittance transfer on time or in the correct amount, you may be entitled to a refund of fees and, in certain cases, the principal amount. These disclosures apply only to remittance transfers to foreign countries exceeding fifteen dollars ($15.00). Transfers within the United States or its territories are not remittance transfers.

23. TEXAS UNCLAIMED PROPERTY DISCLOSURE. Under the Texas Property Code, Chapter 72, if your Account remains inactive or dormant for the period specified by law (generally three years for most deposit accounts, though shorter periods may apply to certain property types), the funds in your Account may be presumed abandoned and reported and remitted to the Texas Comptroller of Public Accounts as unclaimed property. Before reporting your Account as abandoned, the Bank will attempt to contact you at your last known address. To prevent your Account from being reported as unclaimed property, you should: (a) maintain current contact information with the Bank; (b) periodically access your Account or conduct transactions; (c) respond to any correspondence from the Bank regarding dormant account status; and (d) contact the Bank if you believe your Account has been incorrectly classified as dormant. If your property is transferred to the State of Texas, you may file a claim with the Texas Comptroller of Public Accounts to recover it. For more information, visit the Texas Comptroller's unclaimed property website at claimittexas.gov or contact the Bank.

24. TEXAS DECEPTIVE TRADE PRACTICES ACT NOTICE (BUSINESS CUSTOMERS ONLY). If you are a business customer with assets of $25 million or more, or if this Agreement was negotiated by you and an attorney you selected and retained, you waive your rights under the Texas Deceptive Trade Practices-Consumer Protection Act (Tex. Bus. & Com. Code § 17.41 et seq.) to the extent permitted by law. If you are a consumer customer, or a business customer that does not meet the criteria above, your rights under the Texas Deceptive Trade Practices-Consumer Protection Act are not affected by this Agreement, and nothing in this Agreement shall be construed to limit or waive any rights you may have under that Act.

25. FAIR CREDIT REPORTING ACT NOTICE. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. You have the right to dispute the accuracy or completeness of information we report by contacting us at the address provided in this Agreement. Upon receipt of your dispute, we will conduct a reasonable investigation and report the results to you. Under the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), you have the right to obtain a free copy of your credit report annually from each of the nationwide consumer reporting agencies and to dispute any inaccurate information directly with those agencies.

26. SERVICEMEMBERS CIVIL RELIEF ACT NOTICE. If you are a member of the U.S. Armed Forces on active duty, a member of the National Guard called to active duty, or a reservist ordered to report for military service, you may be entitled to certain protections under the Servicemembers Civil Relief Act (50 U.S.C. § 3901 et seq.) ("SCRA"). These protections may include, among other things, interest rate reductions on certain obligations incurred prior to military service and protections against default judgments. If you believe you are entitled to SCRA protections, please contact us immediately at (210) 736-7600 or write to Jefferson Bank, P.O. Box 5190, San Antonio, Texas 78201. We will work with you to ensure your rights under the SCRA are protected.

27. UNFAIR, DECEPTIVE, OR ABUSIVE ACTS OR PRACTICES (UDAAP) COMPLIANCE STATEMENT. The Bank is committed to treating all customers fairly and in compliance with Section 5 of the Federal Trade Commission Act (15 U.S.C. § 45) and the Consumer Financial Protection Act of 2010 (12 U.S.C. § 5531 et seq.), which prohibit unfair, deceptive, or abusive acts or practices. The Bank will not: (a) engage in any practice that causes or is likely to cause substantial injury to consumers that is not reasonably avoidable and not outweighed by countervailing benefits; (b) make any material misrepresentation or omission regarding the terms, conditions, or costs of the Services; or (c) take unreasonable advantage of a consumer's lack of understanding, inability to protect their interests, or reasonable reliance on the Bank. If you believe that the Bank has engaged in any unfair, deceptive, or abusive act or practice, you may file a complaint with the Bank at the contact information provided in this Agreement, with the Consumer Financial Protection Bureau at consumerfinance.gov/complaint, or with the Texas Department of Banking at dob.texas.gov.

28. ELECTRONIC FUND TRANSFER CONSUMER RIGHTS SUMMARY. In accordance with the Electronic Fund Transfer Act (15 U.S.C. § 1693 et seq.) and Regulation E (12 C.F.R. Part 1005), you have the following rights regarding electronic fund transfers on consumer Accounts: (a) Right to Documentation: You have the right to receive a written receipt at the time of an EFT made through an electronic terminal, and you have the right to receive periodic statements of your EFT activity. (b) Liability for Unauthorized Transfers: Your liability for unauthorized EFTs depends on how quickly you report the loss or theft of your access device or unauthorized use. If you notify us within two (2) Business Days, your liability is limited to $50. If you notify us after two (2) Business Days but within sixty (60) days of receiving a statement showing an unauthorized transfer, your liability may increase to $500. If you fail to notify us within sixty (60) days, you may be liable for all unauthorized transfers occurring after the sixty-day period. (c) Right to Stop Payment: You have the right to stop payment on preauthorized EFTs by notifying us at least three (3) Business Days before the scheduled transfer. (d) Right to Error Resolution: If you believe an error has occurred, you have the right to have the Bank investigate the error, and you must notify us within sixty (60) days after the statement was sent. We will investigate and correct any error within the time frames required by Regulation E. (e) Bank's Liability: If we fail to complete a transfer on time or in the correct amount when properly instructed, we will be liable for your actual losses or damages. However, there are exceptions, including when: the transfer would exceed your available balance, circumstances beyond our control prevented the transfer, or our systems were not working properly and you knew about the malfunction when you started the transfer. These rights cannot be waived by contract.

29. ADVERSE ACTION NOTICE RIGHTS. If the Bank denies your enrollment in the Services, restricts your access to certain features, closes your Account or terminates Services, or takes other adverse action based in whole or in part on information contained in a consumer report, you have the right to: (a) receive notice of the adverse action; (b) receive the name, address, and telephone number of the consumer reporting agency that furnished the report; (c) receive a free copy of your consumer report from that agency if you request it within sixty (60) days of receiving the adverse action notice; (d) dispute directly with the consumer reporting agency the accuracy or completeness of any information in the report; and (e) receive a statement that the consumer reporting agency did not make the adverse decision and cannot give you the specific reasons for the decision. These rights are provided under the Fair Credit Reporting Act (15 U.S.C. § 1681m).

30. TEXAS FINANCE CODE SECTION 59.006 NOTICE REGARDING CUSTOMER INFORMATION DISCLOSURE TO THIRD PARTIES. Under Section 59.006 of the Texas Finance Code, customer financial records maintained by the Bank are confidential. The Bank will not disclose your financial records to any person or governmental agency except as permitted or required by law. You have the right to authorize or prohibit disclosure of your financial records to third parties (other than governmental agencies with proper legal authority). To authorize disclosure to a specific third party, you may provide the Bank with a signed, written authorization specifying: (a) the records to be disclosed; (b) the person or entity to receive the records; and (c) the purpose of the disclosure. You may revoke any such authorization at any time by providing written notice to the Bank. The Bank may disclose your financial records without your authorization only in limited circumstances as

provided by law, including in response to valid legal process, to comply with federal or state reporting requirements, or to the Bank's agents and service providers as necessary to provide banking services subject to confidentiality obligations.

31. GRAMM-LEACH-BLILEY ACT PRIVACY NOTICE RIGHTS. Under the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and Regulation P (12 C.F.R. Part 1016), you have the right to: (a) receive a clear and conspicuous privacy notice describing the Bank's information collection, sharing, and protection practices; (b) receive the privacy notice when you establish a customer relationship and annually thereafter for as long as the relationship continues; (c) opt out of certain information sharing with nonaffiliated third parties for marketing purposes; and (d) have your nonpublic personal information protected through appropriate administrative, technical, and physical safeguards. The Bank's Privacy Notice, which is provided at account opening and available upon request, describes how you may exercise your opt-out rights and contains important information about how we collect, use, and protect your personal information.

32. CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) INFORMATION. The Consumer Financial Protection Bureau (CFPB) is a federal agency that helps protect consumers in the financial marketplace. If you have a concern or complaint about the Bank's products or services, we encourage you to contact us first to try to resolve the issue. If you are unable to resolve the issue with us, or if you wish to file a complaint, you may contact the CFPB: Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, Iowa 52244; Telephone: 1-855-411-2372; TTY/TDD: 1-855-729-2372; Website: consumerfinance.gov/complaint. The CFPB accepts complaints about financial products and services, including bank accounts, credit cards, mortgages, student loans, and vehicle loans. You also have the right to obtain consumer education materials and resources from the CFPB to help you make informed financial decisions.

33. ACCESSIBILITY STATEMENT. Jefferson Bank is committed to ensuring that the Services are accessible to individuals with disabilities in compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act. If you experience difficulty accessing or using the Online Banking System, Mobile App, or Website due to a disability, please contact us at (210) 736-7600 or accessibility@jeffersonbank.com. We will work with you to provide reasonable accommodations and alternative means of accessing the Services. You may also request alternative formats of disclosures and communications (such as large print, Braille, or audio) by contacting us at the telephone number or email address above.

34. COMPLAINT ESCALATION AND RESOLUTION PROCEDURES. If you have a complaint or concern about the Services, please contact us using any of the following methods: Telephone: (210) 736-7600; Email: customerservice@jeffersonbank.com; Mail: Jefferson Bank, Attn: Customer Service, P.O. Box 5190, San Antonio, Texas 78201; In Person: Any banking center. We will acknowledge your complaint within five (5) Business Days and will endeavor to investigate and respond to your complaint within thirty (30) calendar days. If we are unable to resolve your complaint within thirty (30) days, we will notify you of the status of our investigation and the expected timeframe for resolution. If you are not satisfied with our response, you may escalate your complaint to: (a) the Texas Department of Banking at dob.texas.gov or 1-877-276-5554; (b) the Consumer Financial Protection Bureau at consumerfinance.gov/complaint or 1-855-411-2372; or (c) the Federal Deposit Insurance Corporation at fdic.gov/consumers or 1-877-275-3342. You may also pursue arbitration or other remedies as provided in this Agreement.

By using or continuing to use the Services, you acknowledge that you have received, read and understood each of the foregoing regulatory disclosures (Sections 1 through 34), that such disclosures are provided to you in compliance with applicable federal and Texas state law, and that you agree to be bound by their terms.

[End of Schedule 1]