

Online Banking Agreement  
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Online & Mobile Banking Service Terms and Conditions

Effective February 14, 2023

Please read these Terms and Conditions carefully and keep them for future reference. You must review and accept these Terms and Conditions to access Stride Bank, N.A. Online & Mobile Banking.

**Definitions.** The words “you” and “your” refer to either and all of the persons submitting the Application. The words “we,” “us”, and “our” refer to StrideBank the financial institution identified in the Application. The words “your accounts” refer to the accounts with us identified in the Application. The words “your loan accounts” refer to the loan accounts with us on which either or all of you are obligated to us. The words “your accounts” refer to your accounts and your loan accounts. The words “Service” refer to our Online & Mobile Banking Service. The word “terms” refers to these Terms and Conditions. “ACH” refers to Automated Clearing House. Our “business days” are Monday through Friday, excluding Federal holidays. “Cut off time” refers to the time the Bank ends its business day all transactions after cut off time will be posted on the next business day. Online/Mobile transactions performed will be “memo-posted” which will be reflected in your online/mobile available balance and history until daily posting takes place.

**Security.** We work hard to make our website secure. We will employ such security measures as in our reasonable judgment are appropriate to secure our website. You will not use our website for unauthorized purposes. We may monitor and audit transactions made through our website. You are responsible for ensuring that the computer used to access our website has the proper hardware and/or software to protect it from potentially harmful activity or infection. We are not responsible for any authorized or unauthorized access to your computer or credentials from which the Services are used.

Except as expressly required by these terms or otherwise required by law, we will not be liable for any loss, injury, or damage resulting from Online & Mobile Banking or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment; deficiencies in your computer hardware or software or in your ability or care in using them; or any problems relating to your access to the internet.

By accessing StrideBank’s Online & Mobile Banking, you hereby acknowledge that you will be entering a protected web site owned by the bank, which may be used only for authorized purposes. Any unauthorized use may be a violation of state and or federal law and will be

prosecuted to the fullest extent allowed by law. The bank may monitor and audit usage of the System, and all persons are hereby notified that use of Online & Mobile Banking constitutes and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.

The Bank recommends the following minimum levels of network and computer security for Online & Mobile Banking. Reliable current and patched security suites including anti-virus, anti-malware, anti-botnet, and anti-spyware.

Access to Accounts via the Internet. Subject to the terms set forth below, we will provide you with our internet service pursuant to which you can access your accounts by computer via the internet through our website using your access ID and password and providing such other information as may be required by our website to accomplish the following:

Transfer funds between your accounts.

Make payments (transfers) from your accounts to your loan accounts.

Get information about your accounts, such as account balances or information on deposits or withdrawals.

Bill Pay

eStatements

We will have no obligation to carry out any transfers or payments unless there are sufficient funds in the pertinent account or any overdraft line of credit on that account. Access ID and password are required for access to our Online & Mobile banking. If you choose to receive e-Statements & Notices you will receive an email notification when your statement/notice is available online. Please see the Limitations on Frequency of Transfers below.

Transaction Posting. You may schedule transfers to be initiated on the current business day, on a future date, or on the same date of each month, subject to the restrictions in the agreements between you and the bank. You can enter transfer information through Online & Mobile Banking 24 hours a day, 7 days a week and the amounts to be transferred will memo post to your account. Funds will be deducted and the transaction will be processed from your account on the next business day after which a transfer is to be "initiated". This date is referred to in these terms as the "Transaction Date".

Preauthorized & Recurring Transfers. Recurring transfers are those made for the same amount made on a weekly, bi-monthly, monthly basis, etc. Once started, recurring transfers will be made automatically until you change or cancel the transfers and we have a reasonable opportunity to act on your request. If you have told us in advance to make regular payments out of your account, you can contact us to stop any of these payments.

Limitations on Frequency of Transfers. Refer to your account opening agreement for the limitations of transfers for your account.

Access ID & Password. Each individual who requests access to Online & Mobile Banking, including each individual named on a joint account, will be allowed to create a separate access ID and password upon authentication during the initial enrollment. Passwords must meet the minimum standard as defined by the system during enrollment. You should change your password periodically to enhance security. We reserve the right to require periodic password changes and establish limits on re-use of passwords.

Any person having your access to your access ID and password will be able to access the service and perform transactions, including reviewing your account information and making transfers to other accounts and to third parties. To guard against unauthorized use of your access ID and password, Online & Mobile Banking disables the password on the third incorrect attempt to login. If three separate series of attempts to login fail, please contact Stride Bank so that your password to be reset, unless you have enabled the forgot password feature under the "Options Tab". The disabling of the password keeps an unauthorized agent from attempting to guess your password. A common mistake is having the caps-lock on while keying in an access ID or password. Be certain both are typed in correctly, remembering that characters are case sensitive.

Equipment. You are solely responsible for setting up and maintaining your computer & mobile hardware, software, or firmware and satisfying all hardware and software requirements including anti-virus and malware prevention software. We are not responsible for errors or delays or your inability to access StrideBank's Online & Mobile Banking caused by your equipment or software. We are not responsible for the cost of upgrading equipment to stay current with Online & Mobile Banking nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

Termination of Electronic Delivery of Account information and Usage of Electronic Banking Services. By applying to use StrideBank's Online & Mobile Banking and accepting the terms of this agreement, you consent to the usage of electronic banking products and the electronic delivery of account information. You may revoke or withdraw this consent at any time. If you choose to withdraw or revoke your consent to receive electronic information or to voluntarily discontinue participation in CNB's Online & Mobile Banking, please contact the Bank by directly notifying your local branch or by sending us a secure message inside Online or Mobile Banking. You may also notify the Bank in writing at Stride Bank, PO Box 3448, Enid, OK 73702-3448. Please include the following in your request: your full name, your telephone number, your account number, and a brief statement requesting to opt out of electronic communications. Revoking or withdrawing consent will terminate your access to the services discussed in this agreement. Termination of Online & Mobile Banking does not affect your obligations under this agreement with respect to occurrences before termination or cooperation after termination. The termination of your access to these services will not affect

your ability to maintain your bank accounts.

Your access to the Service will be terminated automatically if your account is closed, access to your account is restricted for any reason, if you have not logged on within a certain amount of time your log in might become dormant or deleted from the system. We also reserve the right to temporarily suspend Online & Mobile Banking in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of the system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your access ID or password as an indication of an attempted security breach.

Documentation. All payments, transfers, and/or fees made with StrideBank's Online & Mobile Banking will appear on your periodic account statement. The account number, payment amount, and the date of the transfer will be shown for each transfer made through Stride Bank's Online & Mobile Banking during that month.

Fees and Charges. Stride Bank's Online & Mobile Banking account access is provided to you at no charge. Bill Payment services may have a separate fee schedule when implemented and may be governed by a separate agreement. The Bank may modify its fee schedule at any time upon thirty (30) days prior written notice to you. You are also responsible for any telephone or internet service charges, data charges, texting fees and charges (including long distance charges, if any), which you incur by accessing your accounts utilizing Stride Bank's Online & Mobile Banking and other related fees.

Availability of Service. You ordinarily can participate in our Online & Mobile Banking twenty-four (24) hours a day – seven (7) days a week. Subject to applicable law, we have the right to suspend, modify, or terminate access to our internet service from time to time as we deem appropriate. At certain times, some or all of Online & Mobile Banking may not be available due to system maintenance or reasons beyond our control. The bank specifically does not warrant that Online & Mobile Banking will be available at all times. During those times when it is not available, you may contact your local Stride Bank's Branch.

Assignment. You may not transfer or assign your rights or duties under this agreement.

Changes or Amendments in Terms. We can change or amend these terms by giving you notice as required by law. Continued use of our internet service by you after notice of a change in terms constitutes acceptance of the change. If you do not agree to the change or amendment, you must notify us prior to the effective date of the change or amendment and cancel your access to the Service.

Governing Law/Jurisdiction. The interpretation and enforcement of this Agreement shall be governed by and construed in accordance with the laws of the United States and the State of

Oklahoma, without regard to principles of conflict of laws. Any actions or proceedings with respect to this Agreement or any services provided under this Agreement shall be brought only before a federal or state court of competent jurisdiction in Oklahoma.

Indemnification. Customer, in consideration of being allowed access to Online & Mobile Banking, agrees to indemnify and hold the bank harmless for any losses or damages to the bank resulting from the use of Online & Mobile Banking, to the extent allowed by applicable law.

Our Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time and in a correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

If, through no fault of ours, you do not have enough money in your account to make the transfer.

If the transfer would go over the credit limit on your overdraft line.

If the [terminal] [system] was not working properly and you knew about the breakdown when you started the transfer.

If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our account agreement with you.

Notice of Your Rights and Liabilities. Security of your transactions is important to us. Use of Stride Bank Online & Mobile Banking therefore requires an access ID and password. If you lose or forget your access ID or password, please contact your local Branch, during normal business hours, or use the "Forgot Password", if enabled in Online or Mobile Banking.

We may accept as authentic any instructions given to us through the use of your access ID or password. You agree to keep your access ID and password secret and to notify us immediately if your access ID or password is lost or stolen or if you believe someone else has discovered your access ID or password. You agree that if you give your password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or other use of Online & Mobile Banking. Do not discuss, compare, or share information about your account number(s), access ID, or password, with anyone unless you are willing to give him or her full use of your money. If you furnish your password and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized and we have sufficient time to act on your instructions. Stride Bank's Online & Mobile Banking enables you to change your password; we require that you do so regularly. We may be liable for certain security breaches to the extent required by applicable law and regulation.

We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to but are not obligated to (1) monitor and/or record all communications and activity related to Online & Mobile Banking; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you). You agree that our records will be final and conclusive as to all questions concerning whether or not your access ID or password was used in connection with a particular transaction. If any unauthorized use of your access ID or password occurs, you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds. WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN ACCESS IDs OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA STANDARD UNENCRYPTED E-MAIL.

By clicking on the “I Agree” button below, the applicant requests the described services and agrees to the terms and conditions governing the services, including any fees and charges. Check the “I Agree” button to indicate that you (the applicant) have read the agreement and accept its terms. If you do not agree, please click “I DO NOT Agree” and you will be redirected to Stride Bank’s home page.