

**CITIZENS BANK
MOBILE BANKING AND REMOTE DEPOSIT CAPTURE
AGREEMENT & DISCLOSURES**

GENERAL TERMS AND CONDITIONS

INTRODUCTION:

The following Terms and Conditions (“Agreement”) apply to our Mobile Banking Services.

SERVICES

The Mobile Banking service allows you to access your account information through your smart phone or mobile device. The Mobile Banking service also allows you to request and receive account information and notification via text message.

By enrolling in Mobile Banking, you are agreeing to all the terms, conditions and notices in the Mobile Banking and Remote Deposit Capture Disclosure and Agreements below and accept responsibility for your use of Mobile Banking. Please read these disclosures carefully before accepting and print them for your records. We may amend these terms, and modify or cancel the mobile services and features we offer from time to time without notice, except as may be required by law. If you are unable to print this document, a copy can be provided to you by Citizens Bank & Trust Co. upon request.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

Any deposit Account accessed through this Service is also subject to the Account Disclosures and Regulations for the Account (Account Disclosures). You should review the Account Disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

MOBILE BANKING IS PART OF YOUR ONLINE BANKING SERVICE

Presently, Mobile Banking is available only to individuals who are already enrolled in our Personal Online Banking service. This Mobile Banking Disclosure and Agreement is incorporated by this reference and becomes part of Citizens Bank & Trust Co.’s Electronic Funds Transfer Disclosure and Agreement. All other terms and conditions of your Electronic Funds Transfer Disclosure and Agreement remain in force and are accessible on our website at:

<http://www.ctznsbank.com/pdf/ELECTRONIC%20FUND%20TRANSFERS.pdf>

The term “**Online Banking**” means the personal Online Banking service through which you choose to enroll in Mobile Banking. “**Online Banking Agreement**” means the personal Online Banking Service Agreement, as amended from time to time, that you accepted when enrolling in the Online Banking service. Your Online Banking Agreement also includes related agreements that you have with us in connection with your Online Banking (e.g., any agreement for eStatements or Bill Pay service.)

This Mobile Banking Service Agreement is an Addendum to and includes the terms of your Primary Online Banking Agreement. The same credentials (Login ID and Password) that are in place for your Online Banking service shall also apply to Mobile Banking.

ACCEPTING THIS AGREEMENT

Before using Mobile Banking, you must both (a) consent to receive notices and disclosures electronically, and (b) read and accept this Agreement. You must evidence that consent and acceptance by selecting the button declaring your acceptance as part of your enrollment in Mobile Banking. In addition, you agree you are deemed to automatically renew that consent and acceptance

each time you log in as a user of Citizens Bank & Trust Co. Mobile Banking and use Mobile Banking to conduct any transaction.

CONSENT TO RECEIVE DISCLOSURES AND NOTICES ELECTRONICALLY

By accepting this Agreement, you consent to receive notices and disclosures concerning Mobile Banking and your enrolled bank accounts electronically, including by mobile phone (e.g. SMS or other text message) or e-mail. You are required to have a valid, accurate email address on file in order to enroll in Mobile Banking and to receive special notifications regarding your Mobile Banking or Remote Deposit Services. You are required to keep Citizens Bank & Trust Co. informed of your current address or e-mail address to insure correct mailing of monthly statements if you have signed up for that service.

You are solely responsible for immediately updating your electronic address if it changes. You must update your electronic address by logging into your Citizens Bank & Trust Co.'s Online account and accessing the "Change Password" link for managing your email address or accessing the Mobile Banking page to update your Mobile Device phone number and entering your new electronic address. If you need assistance updating your electronic address, you may call Citizens Bank & Trust Co. at 406-932-5311. All disclosures and notices by us shall be deemed given and received by you immediately upon being sent to the electronic address you have most recently updated. Many disclosures and notices may also or instead appear in one or more of your bank account statements. Unless specifically required by law, we are not obligated to provide any disclosure or notice to you by regular mail or by any means other than electronic transmission. You may, without charge, withdraw your consent to receive notices and communications electronically by calling Citizens Bank & Trust Co. at 406-932-5311 and in that event we can terminate your Mobile Banking Service.

Receiving electronic disclosures and notices on your Mobile Devices requires that your Mobile Device be an Internet-enabled Mobile Device that supports 128-bit encryption. In order to keep notices and disclosures sent to you electronically, you must have the ability to save them to your Mobile Device or computer or to print them. You may also request a paper copy of an electronic notice or disclosure at no additional charge by calling Citizens Bank & Trust Co. at 406-932-5311.

WHO IS BOUND BY THESE AGREEMENTS

Each person "Signer" who completes the mobile enrollment form to use Mobile Banking, Short Message Service "SMS" Banking and Remote Deposit Capture services and/or enter their Access ID and Password, agrees to be bound by the terms and conditions of these Disclosures and Agreements. If more than one account owner enters their Access ID and Password or completes the mobile enrollment form, all signers are jointly and severally liable. Citizens Bank & Trust Co. can waive or delay enforcement of its rights as to one signer without affecting its ability to enforce its rights as to the other signers. The Disclosures and Agreements are also binding upon your heirs, personal representatives and successors. By accessing the system or authorizing anyone else to access the system and/or by completing the mobile enrollment form, you agree to be bound by the terms and conditions of the Disclosures and Agreements.

AMENDMENT OF AGREEMENT

Citizens Bank & Trust Co., may, at our discretion, amend this Agreement after providing 30 days advance notice of the amendment(s).

INDEMNIFICATION

You agree to indemnify, defend, and hold Citizens Bank & Trust Co. and its affiliates, officers, directors, employees, consultants, agents, Mobile service providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from; (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use or use by a third party of Mobile Banking.

MOBILE BANKING USER RESPONSIBILITY

You represent and agree to the following by enrolling in or using Mobile Banking: You represent that you are the legal owner of the accounts and other financial information which may be accessed via Mobile Banking; You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete and that you have the right to provide such information to us for the purpose of using Mobile Banking; You agree not to misrepresent your identity or your account information; You agree to keep your account information up to date and accurate; You represent that you are an authorized user of the Device you will use to access Mobile Banking.

You agree to monitor your Account and important Account information through your Online Banking Service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking; and You agree to keep informed of any changes to Mobile Banking by regularly visiting your profile page and our web site at www.ctznbank.com.

You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access. You agree not to provide your password or other access information to any other person. If you permit other persons to use your Device, log in information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account.

You agree to comply with all applicable laws, rules and regulations in connection with Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk and you are responsible for compliance with local laws.

You agree to accept all responsibility for any instructions sent to Citizens Bank & Trust Co. from the Device and authorize Citizens Bank & Trust Co. to act on these instructions. It is your responsibility to contact us if you know or suspect unauthorized use of your Access ID and/or password. You are responsible for keeping your Access ID and Password confidential and agree not to provide your Access ID, password, or other access information to any unauthorized person.

You agree to notify us immediately if you lose, change or cancel the number of your registered Device. If you believe that someone may have unauthorized access to your Mobile Banking, you agree to cancel your Mobile Banking associated with the Device immediately.

In addition, you agree to the terms and conditions in other sections of this Agreement and your Responsibilities in the Electronic Fund Transfers Provisions section below. The Electronic Fund Transfers Provisions disclosure can be obtained at <http://www.ctznbank.com/pdf/ELECTRONIC%20FUND%20TRANSFERS.pdf>. Please review our Online Banking Agreement and Disclosure <http://www.ctznbank.com/servag.html> for further information.

TRANSACTIONS AVAILABLE

You may use the Mobile Banking service to perform the following transactions:

- Get balance information about checking, savings, certificate of deposit, line of credit or loan;
- Make payments from checking or savings to loan;
- Get transaction history about checking, savings, certificate of deposit, line of credit or loan;
- Transfer funds between your account within the same Access ID;
- Send and receive SMS messages (SMS Banking) to obtain balance and history information;
- Send money to a third party through Bill Pay from your checking account if you have enrolled in that service;
- Make remote capture deposits.

The following are limitations to the use of the Mobile Banking service:

- Currently you may not transfer to or from an account at another financial institution.
- Each transfer from a savings or money market account using Mobile Banking is counted as one of the six limited transactions permitted each monthly statement cycle period as described in the Account Disclosures. No more than six preauthorized, automatic, online or telephone transfer may be made from your savings account or money market deposit account to another account at Citizens Bank & Trust Co. or to a third party. If you exceed or attempt to exceed these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests, and Citizens Bank & Trust Co. may reclassify or close your account. Please see the Statement of Fees applicable to your Account for more information.
- You must have sufficient funds available in the selected account at the time the transfer request is received.
- At our option, we may also limit the type, frequency and amount of transfers for security purposes and may change or impose the limits without notice.
- You agree to confirm the completion of each transfer in your account balance and transaction history before withdrawing the transferred funds. You may also call us at 406-932-5311 to confirm any transfer.

HARDWARE AND SOFTWARE

You must have a Mobile Device that is acceptable to us and a wireless plan from a compatible mobile wireless provider with a service plan that includes data, text messaging and Internet access, with an operating system(s) and software that satisfies all technical specifications and other requirements that we and/or our service provider(s) establish and specify. Third party fees may apply for data, text messaging and Internet access.

Citizens Bank & Trust Co. and/or our service provider(s) may change these specifications and/or requirements from time to time. Citizens Bank & Trust Co. is not responsible for any third party software you may need to use the Services. You agree that you will perform, or cause to be performed by properly trained personnel, all vendor recommended maintenance, repairs, upgrades and replacements. Unless otherwise provided in this Agreement, you are solely responsible, at your own expense, for purchasing, installing, operating, testing and maintaining all hardware and software necessary to use the Service. You must install and test your Mobile Device, your system, and any other required hardware and software before you make your first deposit. Citizens Bank & Trust Co. is not responsible for any third party software you may need to use the Service. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at the time of download and installation. We are not responsible for, and you release us from, any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using the Service, e-mail or the Internet. You agree that all images and files transmitted to us through the Service will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

Your Mobile Device may become subject to unauthorized tracking, "hacking" or other manipulation by spyware, viruses or other malicious code ("malware"). We are not responsible for advising you of the existence or potential effect of any malware. Your use of your hardware and software is at your own risk.

ELIGIBILITY LIMITATIONS

You may not be eligible for these services if any of the following apply:

- Your account is frozen for any reason including, but not limited to, fraud;
- You have mishandled these services or your account;
- You have not notified Citizens Bank & Trust Co. of a change of address and/or we have received

- returned mail for you;
- Your account is a blocked trust account;
- You have defaulted on any agreement with Citizens Bank & Trust Co. including, but not limited to, an account agreement, a loan agreement or overdraft;
- Your account has been opened 30 days or less (restricts Remote Deposit Services only).

SERVICE AND MAINTENANCE

From time to time, Citizens Bank & Trust Co. may disable the Mobile Banking and Remote Deposit Capture Service without prior notice for scheduled maintenance and upgrades to the system.

BUSINESS DAYS

For the purposes of these disclosures, our business days are Monday through Fridays, excluding holidays.

TERMINATION

You may terminate these Agreements with us at any time. Citizens Bank & Trust Co. reserves the right to terminate these Agreements and/or your use of the Service with or without cause. We may do so immediately if;

- a) You or any authorized user of your account breaches any of these agreements with Citizens Bank & Trust Co.;
- b) We have reason to believe that there has been or might be an unauthorized use of your account;
or
- c) You or any authorized user of your account request that we do so.

REMOTE DEPOSIT CAPTURE TERMS AND CONDITIONS

Mobile Remote Deposit offered by Citizens Bank & Trust Co. is designed to allow consumer customer users to make deposits of checks ("original checks") to their accounts from home or other remote locations by scanning the original checks and delivering the digital images and associated deposit information ("images") to Citizens Bank & Trust Co. with your Mobile Device. The use of this Service is subject to terms set forth herein under this Consumer Mobile Remote Deposit Service Agreement.

FEES

No charge for this service.

CHECK PROCESSING AND REQUIREMENTS

Any image of a check that you transmit must accurately and legibly provide all the information on the front and back of the check at the time presented to you by the drawer. The original check will be transmitted accurately and legibly and will provide the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) Payee information placed on the check by the drawer that is in the same name of the account holder(s). Checks payable to a third party will not be accepted for deposit (i.e. any item that is made payable to someone who is not on the account and then endorsed over to you). If the check is payable to several account owners, without the use of the word "and", then any account owner may endorse the check. If the check is payable with "and", then all persons listed (payees) must endorse the check to be accepted for deposit. The image quality of the check must meet the standards for image quality established by the American National Standards Institute ("ANSI"), the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association. Endorsements must be made on the back of the check within 1 ½ inches from top edge, although we may accept endorsements outside this space. Your endorsement must include your signature and "For Mobile Remote Deposit". Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.

YOUR RESPONSIBILITY

You are solely responsible for the quality, completeness, accuracy, validity and integrity of the image. You are solely responsible if you, intentionally or unintentionally, submit fraudulent, incorrect or illegible images to us. In addition you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology or Service. Citizens Bank & Trust Co. and our technology partners, inclusive of, but not limited to, Fiserv Inc, retain all rights, title and interest in and to the Services, Software and Development made available to you.

MOBILE REMOTE DEPOSIT SECURITY

You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits. You agree to notify Citizens Bank & Trust Co. immediately by telephone at 406-932-5311 and with written confirmation if you learn of any loss or theft of original checks. You will ensure the safety and integrity of original checks from the time of receipt until the time of destruction. If warranted in the Citizens Bank & Trust Co.'s reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this Agreement.

REJECTION OF DEPOSIT

You understand Citizens Bank & Trust Co. reserves the right to reject any item for any reason, including but not limited to, rejection of a Substitute Check that was originally created by another financial institution, customer or any other person. You are responsible for any loss or overdraft plus any applicable fees due to an item being rejected.

Citizens Bank & Trust Co. may disregard any information written or printed on a check other than the signature of the drawer, the identification of the bank on which the check is drawn, the name of the payee, and the electronically encoded routing information on the check.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT

You understand and agree that you cannot exceed the limitations on frequency and dollar amounts of Mobile Deposits that are set forth by Citizens Bank and Trust Co. These maximum limits are subject to change at any time. The maximum deposit limits are:

- "Per Deposit Limit"- \$1,000
- "Per Day Limit"- \$2,500

For security purposes Citizens Bank & Trust Co. reserves the right to adjust limits per individual user as necessary.

If you attempt to initiate a deposit in excess of these limits, Citizens Bank & Trust Co. may reject your deposit. If Citizens Bank & Trust Co. permits you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement and we will not be obligated to allow such a deposit at other times.

DEPOSIT CUT-OFF TIME AND FUNDS AVAILABILITY

Deposits made via Mobile Banking are subject to review. Depending on the time of day and day of the week, Mobile Deposits may be pending review until the next business day. After review, the availability of deposits made using Mobile Banking shall be determined as set forth in the Bank's Funds Availability Disclosure. Citizens Bank & Trust Co. reserves the right to use Case-by-Case and Exception Holds as necessary.

Deposits confirmed no later than 2:30 p.m. MST on a business day will be credited to your account within 24 hours of receipt. Deposits made after the daily cut-off time (currently 2:30 PM MST) or deposits confirmed received on holidays or days that are not business days, shall be deemed as received by us the following business day and will show in your account after posting that night unless rejected during Deposit Review. This means that a deposit that is made after the cut-off time or on non-business days shall show as pending review, be scheduled to post the next business day and will not show in your account history for two business days.

For consumer deposits, funds will be available as described by our Funds Availability Disclosure. <http://www.ctznsbank.com/pdf/YOUR%20ABILITY%20TO%20WITHDRAW%20FUNDS.pdf>

ITEMS RETURNED UNPAID

Any credit to your account for checks deposited using Mobile Remote Deposit is provisional. If original checks deposited through Mobile Remote Deposit are dishonored, rejected or otherwise returned unpaid by the drawing bank or are rejected or returned by a clearing agent or collecting bank for any reason including, but not limited to, issues relating to the quality of the image or a duplication, you understand and agree that since you either still have the original item or you have already destroyed the item, only an image of the item can be returned to you in the form of a paper reproduction of the original check or a substitute check. An original check will not be returned to you, but we may charge back the amount of the original check, a paper reproduction of the original check or a substitute check.

Unless otherwise instructed by Citizens Bank & Trust Co., you will not redeposit the original check or image of the check if it has been charged back to you and you understand that your account will be charged the amount of the returned item along with a returned item fee.

You also agree to reimburse Citizens Bank & Trust Co. for all loss, cost, damage or expense caused by or relating to the processing of the returned item. Citizens Bank & Trust Co. may debit any of your accounts to obtain payment for any item that has been rejected or returned, for any adjustment related to such item or for any warranty claim related to such item, whether or not the rejection, return, adjustment or warranty claim was made timely.

EMAIL ADDRESS

You agree to notify Citizens Bank & Trust Co. immediately if your email address changes as this is the email address where you will receive notification of the acceptance of mobile deposit item(s).

CUSTOMER'S WARRANTIES

You agree to use Mobile Banking for lawful purposes and in compliance with laws, statutes, regulations and ordinances pertaining to Mobile Banking and all laws relating to the banking transactions contemplated hereunder. You make the following warranties and representations with respect to each image of an original check that you transmit to Citizens Bank & Trust Co. utilizing the Mobile Capture program within Mobile Banking:

- a) You have the legal right to accept the check for deposit and negotiation;
- b) The images and information that you transmit is true, correct and accurate to the best of your knowledge and accurately represents all of the information on the front and back of the original check including (without limitation) all endorsements at the time of transmission;
- c) The original item has not been altered in any way;
- d) The item is of the type that is permitted to be deposited using Mobile Capture as set forth in this Agreement (See Unacceptable Deposits);
- e) The image is not a duplicate of any image or item previously deposited by any method;
- f) The original item will not be deposited in any account or transferred to any other party by any means;
- g) Citizens Bank & Trust Co. will not incur any loss or liability due to your transmission of an image

- using Mobile Capture rather than depositing the original check at a branch;
- h) The original item will be destroyed in accordance with the terms of this Agreement;
 - i) You have complied with the terms of this Agreement and any applicable laws, regulations, additional rules, procedures or guidelines Citizens Bank & Trust Co. has supplied to you;
 - j) You have not transmitted any virus, worm or data of any kind that will harm Citizens Bank & Trust Co.'s information or communication systems;
 - k) You have not taken any action that would obscure, alter or impair the capture or transmission of information on the front or back of the check or that otherwise may prevent us or another institution from capturing or processing such information;
 - l) You make all warranties that would otherwise apply to the check if it had been a paper item deposited with us in person;
 - m) You make all encoding, transfer, presentment and other warranties that we (or any correspondent bank we use) are deemed to provide to others;
 - n) You will ensure that no financial institution (depository, collecting, or payor), drawee, drawer or endorser with respect to a check processed by you, will receive presentment or return of, or otherwise be charged for, the check (including the Original Check or Substitute Check), a corresponding Electronic Item, and/or other paper or electronic representation of the check such that such person will be asked to make payment based on an item that it already has paid.

STORAGE AND DESTRUCTION OF ORIGINAL CHECK

Once your check image has been accepted and credited to your account, you must securely store each original check you deposit using Mobile Capture for a period of thirty (30) days after transmission to Citizens Bank & Trust Co. and make the original check accessible to us at our request. Upon our request, you will deliver to us within 10 business days, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount will be reversed from your account. During those 30 days, you will take appropriate security measures to ensure that: (i) the information contained on the check(s) is not disclosed, (ii) the checks will not be duplicated or scanned more than one time, and (iii) checks will not be deposited or negotiated in any other way or form. Promptly after such periods expire, the original check must be destroyed by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. Proper destruction of the check will ensure that the check is not mistakenly re-deposited and account information remains secure. You agree that you will never re-present the original check. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid. You understand that you are responsible for any loss caused due to your failure to secure the original check(s).

STORING IMAGES ON MOBILE DEVICES

After you have completed your deposit, the images of the checks are not stored on your mobile device by the system. You agree that you will not use any other means to electronically store check images that you capture using your mobile device. You agree to promptly complete each deposit. In the event that you are unable to promptly complete your deposit, you agree to ensure that your mobile device remains securely in your possession until the deposit has been completed, or to delete the associated images from the application.

UNACCEPTABLE DEPOSITS

You understand and agree that you are not permitted to deposit the following items using Mobile Capture:

- Checks drawn on your account at Citizens Bank & Trust Co. or your account at another financial institution without prior permission;
- Items that are marked "non-negotiable" such as deposit advices or Promissory Notes;
- Any item that contains evidence of alteration to any of the information on the 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;
- Items issued by a financial institution in a foreign country;
- Items that are not payable in US Dollars;
- Incomplete items;

- “Stale dated” (more than six months old) items or “postdated” (dated in the future) items;
- Savings Bonds;
- Items payable to any person or entity other than you (i.e., third party checks);
- Any item that has been previously deposited at another institution via the physical item, image, or electronic funds transfer;
- Substitute checks (a digital reproduction of the front and back of an original check) unless instructed to do so by Citizens Bank & Trust Co.;
- Remotely created checks (such as a check created by a merchant with a buyer's checking account number on it, but without the buyer's original signature) shall not be deposited without prior approval from Citizens Bank & Trust Co.

MOBILE REMOTE DEPOSIT UNAVAILABILITY

Mobile Remote Deposit may be unavailable temporarily due to system maintenance or technical difficulties including those of the internet service provider, cellular service provider and Internet software. In the event that Mobile Remote Deposit is unavailable, you may deposit original checks at our Main Branch or Continental Branch or by mailing them to Citizens Bank & Trust Co., PO Box 847, Big Timber, MT 59011 or to Citizens Bank & Trust Co. Continental Branch, PO Box 247, Harlowton, MT 59036.

ELECTRONIC FUND TRANSFERS PROVISIONS

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM card transactions - types of transactions - You may access your account(s) by ATM using your ATM card and your personal identification number (PIN) to:

- transfer funds from savings or checking to checking or savings

- get balance information about checking or savings
- get withdrawal history about checking or savings
- withdraw cash from checking or savings
- get transaction history about checking or savings

Some of these services may not be available at all terminals.

VISA Check Card ATM transactions - types of transactions - You may access your account(s) by ATM at ATMs carrying the Cirrus or Accel/Exchange Network logo using your VISA Check Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from checking or savings to checking or savings
- get balance information about checking or savings
- get withdrawal history about checking or savings
- get transaction history about checking or savings

Some of these services may not be available at all terminals.

VISA Check Card point-of-sale transactions - types of transactions - You may access your checking account(s) using your VISA Check Card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use - You agree not to use your VISA Check Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Citizens Bank and Trust Internet Banking - types of transfers - You may access your accounts at www.ctznsbank.com and using your Access ID and Password to:

- transfer funds from checking, savings or loans to checking, savings or loans
- make payments from checking or savings to loans
- get balance information about checking, savings, certificate of deposit, line of credit or loans
- get transaction history about checking, savings, certificate of deposit, line of credit or loans
- send money to a third party through Bill Pay from your checking account if you have enrolled in that service

Citizens Bank & Trust Bill Pay - types of transfers -

You may access this service by computer at www.ctznsbank.com and using your user name and password.

You may access this service to:

- make payments from your checking account(s) to a person or entity by providing name and account information.

(Some payments made by paper check will not be subject to this Electronic Fund Transfers

disclosure, as disclosed separately. Payment to persons or entities outside of the United States or its territories are prohibited.)

Mobile Banking - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your User identification name, Password and Text messaging commands (available separately). You may use this service to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to Loans
- make payments from Checking to Third Party through Bill Pay if you have enrolled in that service
(Some payments made by paper check will not be subject to these Electronic Fund Transfers Rules, as disclosed separately. Remote Deposits are limited to \$1,000 per deposit with a per day limit of \$2,500. Deposits made via Mobile Banking are subject to review. Depending on the time of day and day of the week, mobile deposit may be pending review until the next business day. After review, the availability of deposits made using Mobile Banking shall be determined as set forth in the Bank's Funds Availability Disclosure. Deposits confirmed no later than 2:30MST on a business day will be credited to your account within 24 hours of receipt. Deposits made after the daily cut-off time or deposits received on holidays or days that are not business days shall be deemed as received by us the following business day. The deposit will show in your account after posting that night unless rejected during deposit review.)
- get balance information about checking, savings, line of credit or certificate of deposit
- get transaction history about checking, savings, line of credit or certificate of deposit
- send money to a third party through Bill Pay from your checking account if you have enrolled in that service
- make remote capture deposits from your mobile device

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

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

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your savings, market rate savings and Citizens Plus savings account(s):

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction or by check, draft, debit card or similar order. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You may also call us at 406-932-5311 to find out whether or not the deposit has been made. You can also log into Online Banking or Mobile Banking to confirm that we have received your deposit.

Periodic statements - You will get a monthly account statement from us for your checking account(s). You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer;
- (2) If you have an overdraft line and the transfer would go over the credit limit;
- (3) If the automated teller machine where you are making the transfer does not have enough cash;
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- (6) The money in your account is subject to an uncollected funds hold, legal process or any other encumbrance or agreement restricting a transaction;
- (7) Your Logon ID/Password has been entered incorrectly;
- (7) The payee mishandles or delays a payment sent by our bill payment service provider;
- (8) You have not provided our bill payment service provider with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment;
- (9) The failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account; or
- (10) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us your permission; or
- (5) as described in our privacy policy disclosure.

Notwithstanding the above, we will not disclose such information where prohibited from doing so by applicable Law. See the Citizens Bank & Trust Co.'s Privacy Policy for additional information.

<http://www.ctznsbank.com/privacy.html>

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card, code, **User ID, password or device** has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of

keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA debit card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over VISA or PLUS networks, or to transactions using your Personal Identification Number which are not processed by VISA. (VISA is a registered trademark of Visa International Service Association.)

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at call us at 406-932-5311 or write us at P.O. Box 847, Big Timber, MT 59011.

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

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide

that there was no error, we will send you a written explanation.

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

If you have inquiries regarding your account, please contact us at:

Citizens Bank and Trust

Peggy Becken or Renee Miller

PO Box 847

130 McLeod

Big Timber, MT 59011

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday

Holidays are not included.

PHONE: (406)932-5311 or (406)632-4373