

## Online Access Agreement

This Online Access Agreement contains the terms that govern your use of the online services of Copiah Bank. You may access certain eligible accounts through the Internet.

Each banking product you have with us is considered an eligible account. They include but may not be limited to deposit accounts, loans, and investment products.

By signing this agreement you authorize Copiah Bank to provide access to some or all eligible accounts. You may cancel your online access to your accounts by sending a written notice to Copiah Bank, Attn: Bookkeeping, P.O. Box 31, Hazlehurst, MS 39083.

Your accounts will be available at <https://www.netteller.com/CopiahBank> to obtain balances, transaction history, and other information. You must have a password and the required hardware and software to access your accounts online. In general, you will be able to access your accounts 7 days a week, 24 hours a day. Transaction shown on the site may not be posted until the next business day.

At certain times, the Web site may not be available due to system maintenance or circumstances beyond our control. At those times, you should call Ms. Ollie at 601-894-3939 or visit one of our bank branches or use an automated teller machine.

### **Business Accounts**

If you are a business, any authorized representative of your business is authorized to use the online service if they are noted by you as a designated user of your account. We may, however, require authorized signers to sign this agreement and abide by all of its terms and conditions.

### **Electronic Mail (E-Mail)**

One way we may communicate with you is through e-mail, by sending us an e-mail or otherwise providing us with an e-mail. We may respond to your request by e-mail, but we will never send you an e-mail to ask confidential information about your account. Furthermore, you cannot use an e-mail message to conduct transactions on your accounts. You may contact us via your cell phone using voice, but you should not include your account number or other personally identifiable financial information. Transactions/requests made through our online banking system, including text messages, and secure and encrypted, text messages sent from your cell phone to an employee on their cell phone may not be secure, and therefore, you are strongly discouraged from using that method to conduct business.

### **Electronic Fund Transfer Provisions for Consumers**

Transfers that debit or credit a consumer's deposit account are subject to the Electronic Fund's Transfer Act as implemented by Regulation E (12 CFR 205).

*Liability for Unauthorized Electronic Funds Transfers (EFT)*

Your liability for an unauthorized EFT or a series of related unauthorized EFTs will be determined as follows:

1. If you notify us within two business days after learning of the loss or theft of your password, your liability will not exceed the lesser of \$50 or the amount of unauthorized EFTs that occur before notice to us.

2. If you fail to notify us within two business days after learning of the loss or theft of your password, your liability will not exceed the lesser of \$500 or the sum of:

- \$50 or the amount of unauthorized EFTs that occur within the two business days, whichever is else; and
- The amount of unauthorized EFTs that occur after the close of two business days and before notice to us, provided we establish that these EFTs would not have occurred had you notified us within that two-day period.

3. You must report an unauthorized EFT that appears on a periodic statement within 60 days of our transmittal of the statement to avoid liability for subsequent transfers. If you fail to do so, your liability will not exceed the amount of the unauthorized EFTs that occur after the close of the 60 days and before notice to us, and those transactions we establish would not have occurred had you notified us within the 60-day grace period. You may, as applicable, also be liable for net amounts described in the immediately preceding sections 1 or 2 above.

4. If your delay in notifying us was due to extenuating circumstances, we will extend the times specified in the immediately preceding paragraphs 1, 2, or 3 above to a reasonable period.

5. You may notify us in person, by telephone, by email during a secure session using the appropriate form, or in writing.

The telephone number and address of the person or office to be notified when you believe that an unauthorized EFT has been or made are:

Copiah Bank  
Attn: Bookkeeping Department  
P.O. Box 31  
Hazlehurst, MS 39083

601-894-2831

## **Security**

You will be given a password that will give you access to your accounts online. You can change

the password by calling 601-894-2831 or 1-800-???? or by changing it online by clicking on the tab that says reset password. We recommend that you change your password regularly.

Information exchanged through our online banking service is protected by advanced encryption techniques. Nevertheless, these security measures still require your responsible behavior in protecting your username and password.

### **Privacy**

We are committed to protecting your privacy. All information gathered from you in connection with using online banking will be governed by our privacy policy, which is included as part of this agreement.