



Internet Banking Products Disclosure

This Internet Banking Products Disclosure governs the use of Hocking Valley Bank's Internet banking products: **hvbonline** (our core Internet banking service); **HVBmobile** (optional mobile banking service); and **Bill Payment** (optional bill paying service). This disclosure refers to our services that allow you to use your electronic device or devices (such as personal computer, personal digital assistant (PDA) or cell phone) to access your accounts, obtain information, transfer funds, set up alerts, make payments, etc., via an Internet connection.

This disclosure states the terms and conditions that apply when you use one or more of these Internet banking services. By using these products, you agree to all of the terms of this disclosure. These terms and conditions are in addition to those terms and conditions that apply to any accounts you have with us or any other services you obtain from us. We reserve the right to amend or terminate the usage of any or all Internet banking products at any time.

hvbonline can be accessed through our website at www.hvbonline.com. Your Hocking Valley Bank accounts also can be accessed via your cell phone or PDA through our **HVBmobile** link: hvbmobile.com. Before you can use **HVBmobile**, you must first enroll for **hvbonline**. Instructions for registering your cell phone or PDA for mobile banking *after* you have successfully logged in to **hvbonline** will be provided separately in our brochure, "HVBmobile User Guide."

You agree that account security for Internet banking will be controlled by the Identification Number (ID) and Personal Identification Number (PIN) that you designate for **hvbonline**. The same ID and PIN combination will be used when accessing your account information through **HVBmobile** if you choose to also use the mobile banking option.

You will be required to change our system-generated PIN the first time you login to **hvbonline**. You have the option to change your PIN at any time thereafter through the "Options" section of the **hvbonline** service.

You are responsible for all transactions that you or any authorized user makes. If you have given someone your **hvbonline/HVBmobile** ID and PIN and want to terminate that person's authority, you must change your ID and PIN. You agree to protect the PIN and hold us harmless from unauthorized use. Any information downloaded by you to financial software or other software becomes your property and responsibility.

You agree that the provisions of joint account ownership apply to **hvbonline** and **HVBmobile** if the account(s) being accessed is jointly owned and agree that each owner authorizes the other to use the Internet banking service.

You acknowledge that transaction limitations, as described in our brochure, Your Deposit Account, received by you when you opened your deposit account(s), apply to transfers from savings or money market accounts.

If you believe that an electronic fund transfer has been made from your account without your permission, please contact us immediately. Your rights, as they pertain to Regulation E – Electronic Fund Transfer, also detailed in our brochure, Your Deposit Account, will apply.

Optional Bill Payment Service

Should you choose to use the **Bill Payment** service, you will have the ability to pay bills from a single Hocking Valley Bank checking account or multiple Hocking Valley Bank checking accounts via the Internet using the same ID and PIN used for **hvbonline** and **HVBmobile**.

You are responsible for all transactions that you or any authorized user make or authorize, even if the person you authorized exceeds your authority. If you have given someone your **hvbonline/HVBmobile** ID and PIN and want to terminate that person's authority, you must change your identification number and PIN.

You authorize us to deduct payment transactions generated by the **Bill Payment** Service from the checking account(s) designated by you. If you decide to discontinue this service, you must contact us in order to terminate the assessment of fees associated with the service. If we decide to discontinue or amend the **Bill Payment** Service, including any fees, we will notify you.

Schedule of Fees

After initial enrollment for **Bill Payment**, you will receive the service for one month at no charge. After one month, the following fees will apply:

Monthly User Fee: \$6.00 per month – This fee includes 10 transactions at no additional charge. For each transaction after 10, a fee of 42¢ per transaction will be assessed.

Non-Sufficient Funds (NSF) Charge: As with any debit or check against your account, we require sufficient funds to pay the item. In the event a **Bill Payment** is presented against your account and adequate funds are not available, we may not honor the payment and may assess our normal NSF fee.

Allow Sufficient Time for Bill Payment

All payments you submit will be made from the account or accounts designated by you for the **Bill Payment Service**. All payments must be payable in U.S. Dollars. Payments will be sent either electronically or by check. Payments that are transmitted electronically may take up to two days to post, while payments made by check may take up to five business days.

We are not liable for any service fees or late charges incurred by you, if you do not provide timely, complete and accurate information or if you do not properly follow instructions. You also understand that you are responsible for any loss or penalty incurred due to insufficient funds or other conditions that may prevent the posting of payments from your account.

Errors or Questions: In case of errors or questions about your electronic **Bill Payment(s)**, please call Hocking Valley Bank at **(740) 592-4441 or, toll-free, 1-888-482-5854**. Written correspondence may be addressed to

Electronic Statements/Notices

Electronic Statements and notices are available upon request. Upon enrolling for this service, you will be provided with a disclosure detailing the computer software requirements to view, print, and/or save your E-Statement/notice, as well as instruction on how to confirm your ability to access them.

Hocking Valley Bank
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