

Online Banking Agreement

Customer Agreement and Disclosures

Coverage. This Agreement applies to your use of Bank@Home (our online banking service), which permits you to access your accounts with us via the Internet for various banking services. This Agreement applies to all persons that are parties to the accounts. All agreements and disclosures applicable to Bank@Home apply to use of Mobile Banking. Check with your mobile service provider on specific fees and charges, as you may be charged access fees, depending on your mobile service plan. In this Agreement, the terms "you" and "your" refer to each depositor on an account accessible by Bank@Home, and the terms "us," "we," and "our" refer to Home Federal Savings and Loan.

Enrollment. To enroll in Bank@Home, you will need to evidence your agreement with the terms of this Agreement by clicking ACCEPT below. You will then be asked to identify yourself. This will enroll you in Bank@Home and you will create your Access ID and Password.

Your Responsibility. You are responsible for selecting all software, hardware and your Internet Service Provider and for any defect, malfunction or interruption in service or security due to hardware or software failure or your choice of an Internet Service Provider.

Password. As part of our enrollment process, you will be required to select a password ("Password") to access services using Bank@Home. Your Password has the same effect as your signature authorizing transactions. You agree to safely keep your Password, not to record your Password or otherwise disclose or make your Password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your Password and anyone who has access to your Password will have full access to the services you can perform with Bank@Home, including full access to your accounts. You have no ability to limit any such person's authority. If anyone uses your Password with your permission, you will be responsible for any transactions performed by that person.

Customer Liability. Tell us AT ONCE if you believe your Password has been lost, stolen or otherwise become available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your Password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Password, and we can prove that we could have stopped someone from using your Password without your permission, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time.

Contact in Event of Unauthorized Transfer. If you believe your Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call us at (308) 382-4000 or write to us at P.O. Box 1009, Grand Island, NE 68802-1009.

Services. Using Bank@Home, you can:

- View account information
- Transfer funds between your "Qualified Accounts"
- Schedule a recurring or future transfer between your Qualified Accounts
- Make payments out of your Qualified Accounts to your loan accounts
- Schedule monthly payments out of your Qualified Accounts to your loan accounts
- Set up account notification and alerts.
- Utilize eStatements
- Utilize Mobile Banking Services

The term "Qualified Accounts" means any checking account or any savings account.

Subject to available funds, you may transfer funds through Bank@Home in any amount.

Alerts. The alert option allows you to request and receive messages about your Home Federal accounts. Alerts are received through email message(s). Each alert will be effective after set up and the needed criteria are met.

Email Security and Delivery Timing. Alerts are not encrypted and may include your name and information pertaining to your account(s). Receipt of any alert may be delayed or prevented by factor(s) affecting your Internet Service Provider(s), mobile phone service, and other relevant entities. Home Federal does not guarantee the delivery or the accuracy of the contents of an alert. We will not be liable for losses or damages from (a) non-delivery, delayed delivery, or wrong delivery of any alert; (b) inaccurate content in an alert; (c) your use or reliance on the contents of any alert for any purpose. We reserve the right to terminate any request from you, for any alert, any time. The information in any alert may be subject to certain time lags and/or delays.

Business Days. Our business days are Monday through Friday, excluding Saturdays, Sundays, and Holidays, even if the Bank or any branch is open all or part of such days.

Processing Your Scheduled Transfer. We will process a funds transfer on the same business day as your instructions if we receive your instructions before our Bank@Home cut-off hour of 6:00 p.m. (the "Cut-Off Hour") on a business day. If we receive your instructions after the Cut-Off Hour of a business day, we will process the transaction no later than the Cut-Off Hour of our next business day. If you schedule a funds transfer for a future date, we will process the transaction on that date if that day is a business day. If the date you request for a future transfer is not a business day, we will process the transaction no later than the Cut-Off Hour of the next business day. If you schedule a recurring funds transfer and the payment date does not exist in a month, the payment will be processed on the last business day of that month.

Canceling Funds Transfers. You may cancel or change a scheduled funds transfer by selecting and accurately completing the appropriate fields from the payment menu. Any instruction to cancel or change a funds transfer must be made by the Cut-Off Hour of the business day prior to the date

the transaction is to be processed. If you do not accurately complete the appropriate instructions prior to that time, we may process the transaction.

Overdrafts. When you schedule a funds transfer using Bank@Home, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your funds transfer from your account on the date we process your instruction. Each instruction to us to withdraw or transfer from an account is an order to us to pay from that account at that time or on a later date, if any, indicated in the instruction. We may charge payments against the account even though the charge creates an overdraft, or we may refuse to make payments if the charge creates an overdraft. If you overdraw your account, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement

Limitations on Transfers. Under federal regulations, you may make no more than six preauthorized electronic funds transfer and telephone transfers, including Bank@Home transactions, checks and point-of-sale transactions per month from your savings or money market deposit account. Each funds transfer through Bank@Home from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month. However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.

Fees. We will charge you Bank@Home fees, if any, as identified in our current Interest and Fees Disclosures, and as it may be amended by us from time to time, and otherwise in accordance with our Rules of Class.

Periodic Statements. Your Bank@Home account activity will appear on your periodic account statement. If there are no transfers in a particular month, you will receive statements at least quarterly. Periodic Statements do not apply to Passbook Savings Account Customers.

Our Liability For Failure to Make Transfers. If you have given us all of the proper and timely instructions and have properly completed all fields to complete a transfer, and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable to you if, among other things:

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- The transfer would go over the credit limit on your overdraft line.
- Circumstances beyond our control (such as communications, electronic or computer system failure, fire or flood) prevent the transfer or use of Bank@Home, despite reasonable precautions that we have taken.
- You have not properly followed the instructions for using Bank@Home.
- Your operating system is not properly installed or functioning properly.
- The failure resulted from any malfunctions of your browser, Internet Service Provider or computer, computer virus or other problems relating to the computer equipment you use

with Bank@Home, including, without limitation, your inability to access Bank@Home or any part of Bank@Home.

- The failure was the result of inaccessibility to Bank@Home due to Bank@Home system failure.

Notwithstanding any other provision in this agreement, unless otherwise prohibited by law, our sole responsibility for an error by us or third party provider in transferring funds will be to correct the error, but in no case will the bank be liable for any indirect, special, incidental or consequential damages in connection with or in any way related to Bank@Home.

Account Information Disclosure. The circumstances under which we may provide information about your accounts to third parties are set forth in our current Privacy Policy Notice posted on our web site.

Termination. We may modify, suspend or terminate your privilege of using Bank@Home and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate Bank@Home, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Any one person who can use the account accessible with Bank@Home may terminate Bank@Home. Termination shall not affect the rights and obligations of the parties for transactions made with Bank@Home before we have had a reasonable time to respond to your termination request. Your termination of Bank@Home will automatically terminate any pending transfers and payments.

Third Parties. You understand that support and services relating to Bank@Home are provided by third parties other than us, and you authorize us to contact with third parties to provide such support and service.

Amendment. We may amend this Agreement at any time. Notice will be sent to you at your current address in our files. Amendments will be effective upon the date indicated in the notice.

General. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Checking and Savings Rules of Class and Checking and Savings Interest and Fees Disclosures. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, our standard Rules of Class and agreements shall govern and prevail.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at: (308) 382-4000 or write us at: Home Federal/Grand Island P.O. Box 1009 Grand Island, NE 68802-1009

Contact us 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 you the FIRST statement on which the problem or error appeared.

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

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.

Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. For "Point of Sale" and foreign initiated Electronic Fund Transactions (EFT), the investigation time period is 90 rather than 45 calendar days. If we decide to do this, we will credit your account within 10 business days 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. For EFT transactions conducted during the first 30 calendar days after the deposit to the account is made, the recredit time period will be 20 business days rather than 10. 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.

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.