



Consumer Online Banking Agreement

Effective November 14, 2023

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INTRODUCTION

This Consumer Online Banking Agreement is a contract which governs consumer Online Banking Services offered by Great Southern Bank. By using Online Banking, you accept all the terms of this Agreement; please read it carefully. This Agreement may be updated by us from time to time, so please check here frequently. By continuing to use Online Banking after an update, you accept the updated Agreement. *See Change in Terms below.*

The Account Terms and Conditions as well as other agreements with Great Southern Bank (such as loan agreements), continue to apply except where noted in this Agreement. If there is any conflict between this Agreement and another agreement you have with us for an Online Banking Service, this Agreement controls.

This Agreement applies to all Online Banking Services; certain Online Banking Services have additional terms that apply to a specific Online Banking Service. Your use of the Online Banking Services is subject to the additional disclaimers and notices that may appear throughout the Online Banking Services.

THIS AGREEMENT IS SUBJECT TO THE ARBITRATION PROVISION IN THE ACCOUNT TERMS AND CONDITIONS. ANY CLAIM ARISING UNDER THIS AGREEMENT WILL BE TREATED A CLAIM, AS DEFINED IN THE ARBITRATION PROVISION, UNDER THE ACCOUNT TERMS AND CONDITIONS. PLEASE REVIEW THE ARBITRATION PROVISION IN ITS ENTIRETY BEGINNING ON PAGE 18 OF THE DOCUMENT ENTITLED, "TERMS AND CONDITIONS OF YOUR ACCOUNT."

Definitions

Capitalized terms in this Agreement have the following definitions:

- **"Access Credentials"** means the credentials you must use to access Online Banking and/or certain Online Banking Services, including a user ID, password and other credentials that may be required from time to time.
- **"Access Device"** means any electronic device you use to access your Account and view electronic documents. This includes, but is not limited to, a traditional computer, such as a desktop or laptop computer, or a mobile device such as a tablet computer or a smartphone.
- **"Account"** or **"Accounts"** means any deposit account established at Great Southern Bank for personal, family or household purposes.
- **"Accountholder"** means each person whose name is on the Account.
- **"Account Terms and Conditions"** means the agreements, disclosures, notices, and related documents governing your Account, other than this Agreement.
- **"Agreement"** means this Consumer Online Banking Agreement.
- **"Alerts"** means your ability to receive information regarding your Accounts through text messaging, Push Messaging or e-mail.
- **"Bill Pay Service"** means a secure electronic service that allows you to pay bills online.
- **"Business Days"** mean Monday through Friday. Federal holidays are not included.
- **"Business Hours"** means 8 a.m. CT to 5 p.m. CT on Business Days. Customer Service and banking center facilities may be open outside of our normal Business Hours. More information is available at <https://www.GreatSouthernBank.com/about/locations>.



- **"Electronic Funds Transfers"** or **"Transfers"** means ATM withdrawals, pre-authorized transactions, POS transactions, and transfers to and from your Accounts using Online Banking Services, including the Bill Pay Service.
- **"Mobile Banking"** means a method of banking at Great Southern Bank in which transactions are conducted using a mobile device.
- **"Mobile Banking App"** or **"Mobile Banking Application"** means the mobile application through which you can conduct Mobile Banking Services.
- **"Mobile Banking Services"** means any Online Banking Service conducted through a mobile device.
- **"Mobile Check Deposit"** or **"Mobile Check Deposit Service"** means using a camera in a mobile device and the Mobile Banking App to deposit a check, as described in the "Mobile Check Deposit Service" section hereto. The Mobile Banking App may also refer to this service as **"Remote Deposit"**.
- **"Online Banking"** means a method of banking at Great Southern Bank in which you can conduct transactions electronically through the Internet.
- **"Online Banking Services"** means the various services provided pursuant to this Agreement, as described under the "Online Banking Services" section hereto.
- **"PIN"** means personal identification number.
- **"Push Messaging"** means delivery of messages using the installed Mobile Banking App.
- **"Regulation E"** means the Federal regulation promulgated pursuant to the Electronic Fund Transfer Act, which establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfer and remittance transfer services and of financial institutions or other persons that offer these services.
- **"Service Provider"** means a third-party company engaged by Great Southern Bank that provides services with respect to one or more Online Banking Services. Service Providers do not include third-parties that are engaged by you directly, or otherwise not engaged by Great Southern Bank to provide services with respect to one or more Online Banking Services. For privacy purposes, under applicable privacy laws, a Service Provider is also a "processor" and we are a "controller."
- **"Site"** means the electronic location (for example, website or Mobile Banking App) accessed through an Access Device to access an Online Banking Service.
- The words **"we," "our,"** and **"us"** mean Great Southern Bank, affiliates, successors, and assigns.
- **"Two Factor Authentication"** is an additional layer of security that sends a verification code to a phone number on file with the bank to authenticate a first-time login to the Mobile Banking App, or periodic subsequent logins.
- **"You"** and **"your"** mean the Accountholder authorized by Great Southern Bank to use Online Banking under this Agreement and anyone else authorized by that Accountholder to exercise control over the Accountholder's funds through Online Banking.

GETTING STARTED

Access Information

1. Access Requirements. To use Online Banking, you must be an Accountholder or an authorized signer on at least one Account. You must have access to the Internet and an active email address. You must enroll for access and meet the enrollment requirements. You must have a supported operating system and browser on



your Access Device. For more information on our supported operating systems and browsers, visit our website at <https://www.GreatSouthernBank.com/personal/online-banking-faq>.

To use Online Banking, you must be at least 18 years of age. At our discretion, we may permit restricted access to individuals under the age of 18.

Certain Online Banking Services have additional requirements that are set forth in the applicable part of the Online Banking Services section of this Agreement.

2. Hours of Access. You can access Online Banking seven days a week, twenty-four hours a day. Some Online Banking Services are subject to our Business Hours and processing cutoff times. Occasionally, due to an emergency or scheduled maintenance, some or all Online Banking Services may not be available. During these times of unavailability, you may call us or visit one of our locations during Business Hours to obtain information about your Account.

3. Access Credentials. For security purposes, once your enrollment is approved, you will be issued Access Credentials. You (including each joint Account holder) must individually enroll in Online Banking and establish unique Access Credentials upon your initial login to Online Banking. You may also be asked to authenticate your access by entering a secure code that can be delivered to a mobile number that is currently in our records.

You must create a complex password that meets the security requirements we establish from time to time. Your password should not be any commonly known personal identification information, such as Social Security number, address, date of birth, or name of friend or family member, and should be memorized rather than written down. Your password is encrypted and will not be known by us.

You accept responsibility for the confidentiality and security of your Access Credentials, including but not limited to your password, access to your devices used for authentication, and any future Access Credentials that we require. You agree to change your password regularly. Upon three unsuccessful attempts to log in to Online Banking, your access will be locked. You can use the self-password reset option to authenticate your access and select a new password. We may disable access due to excessive failed logins or inability to complete a self-password reset.

If you give someone any of your Access Credentials or otherwise allow someone to have any of your Access Credentials, you are authorizing that person to use Online Banking, and you are responsible for all transactions that person performs with your Access Credentials. You authorize us to act on instructions utilizing your Access Credentials and agree that all transactions using your Access Credentials by persons you have permitted to use, or otherwise provided access to, your Access Credentials, whether or not they were transactions you intended or wanted performed, are authorized transactions, and you will be bound by them. Transactions that you or someone using your Access Credentials initiates with fraudulent intent are also authorized transactions, and you will be bound by them.

You must notify us immediately if you suspect fraudulent activity on your Account or if you believe that your Access Credentials may have been lost or stolen, an Access Device you use to access the Online Banking



Services has been lost, stolen, or compromised, or someone viewed, downloaded, or deleted electronic records from your Account or Online Banking Services without your permission.

Each Account holder (if it is a joint account), and each Non-Signer as authorized by the Account holder, may provide us with instructions, make any decision, obtain any information, and make any request associated with the Account to the extent allowed by the Account Terms and Conditions.

Protecting Your Information

Your role is essential in preventing misuse of your Accounts through Online Banking. As a result, you agree to (a) promptly examine your statement for each of your Accounts as soon as you receive it; and (b) protect the confidentiality of your Account and Account number and your personal identification information, such as your driver's license number and Social Security number. Personal identification information by itself, or together with information related to your Account, may allow unauthorized access to your Account. We have the right to monitor access to Online Banking, including any transactions made through Online Banking for fraud detection purposes, but we have no obligation to do so.

Security

Your Access Credentials are intended to provide security against unauthorized entry and access to your Accounts. Data transferred through Online Banking is encrypted in an effort to provide transmission security. If you are using the Mobile Banking Application, we use both local encryption on the user's Access Device for data at rest and TLS 1.2+ encryption for server applications that communicate with each other over the internet to protect your data as it travels to and from your Access Device. Online Banking utilizes identification technology to verify that the sender and receiver of Online Banking transmissions can appropriately identify each other. Even with our efforts to make Online Banking secure, you acknowledge that the Internet is inherently insecure, and all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Online Banking, or email transmitted to and from us, will not be monitored or read by others. This includes but is not limited to software, such as spyware or key loggers, which may reside on your Access Device, capturing information that could potentially compromise your security.

You are responsible for the selection, acquisition, installation, maintenance, and operation of your Access Device(s) for Online Banking, such as telephones, modems, computers, mobile devices, and software. You must use equipment that is compatible with our programs, systems, and equipment, which we may change from time to time, with or without notice. We assume no responsibility for the defects or incompatibility of any Access Device or software that you use in connection with Online Banking, even if we have previously approved their use. We are not responsible for any errors, failures, or malfunctions of your Access Device or software or for any virus or related problems that may occur with your use of Online Banking or the Internet. It is your responsibility to keep your browser, software, and operating systems up-to-date and free of any viruses or malware. To the maximum extent permitted by law, we will not be liable for fraudulent banking activity related to Access Devices, including mobile devices. Your Access Devices must maintain the native and most current operating system at all times. We strongly recommend that you routinely scan your Access Device using up-to-date virus protection and malicious software detection products. If you receive an email communication from us regarding Online Banking, you are responsible for ensuring that the email is from us



before clicking on any hyperlinks. If you have any doubt, conduct your activity through your Online Banking Account directly rather than through any email hyperlink.

If you use a mobile device to access Online Banking, you must take precautions to protect the security of your Accounts when using that mobile device, including but not limited to (i) not leaving your mobile device unattended while logged into Online Banking; (ii) logging off immediately after using Online Banking; (iii) utilizing the lock function on your mobile device to prevent access to the mobile device by any unauthorized person; and (iv) ensuring that you maintain the most current operating system on your device, in its native state without alteration.

When you visit one of our Sites, we or our Service Provider may receive certain standard information that your browser sends to every website you visit, such as the originating IP address, browser type and language, access times and referring website addresses, and other information. This data may be used, among other uses, to improve the operation of the Site and to improve the security of the Site and Online Banking Service by assisting in "authenticating" who you are when you access the Site or Online Banking Service. We or our Service Provider may also receive information about the pages you view, the links you click and other actions you take in connection with the Site and the Online Banking Service. This data may be used to improve the operation of the Site and the Online Banking Service.

Our Sites also use "cookies," which are small data files placed on Access Device by the web server when you visit the Site. Most of these cookies are "session" cookies that are only used for a specific period during which you are on the Site, but a few are "persistent" cookies that stay on your hard drive and are read by the web server when you return to the Site (unless you erase them). The Site uses cookies to store your preferences and other information on your computer or other Access Device in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to the Site. These cookies are linked to personal information about you, such as your email address. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you may not be able to sign in or use other interactive features of the Site that depend on cookies.

You may encounter the Service Provider's cookies or pixel tags on websites that we do not control. For example, if you view a web page created by a third party or use an application developed by a third party, there may be a cookie or pixel tag placed by the web page or application.

ONLINE BANKING SERVICES

Online Banking Basics

Account Access. Online Banking can be used to access only the Accounts on which you are an Account holder or an authorized signer. You can use Online Banking to pay bills, deposit checks, set up Alerts, check your Account balances, search for transactions, view checks, transfer funds between your Accounts, and to the extent available to you, perform External Transfers, make loan payments, retrieve current Account statements, and request access to certain additional Online Banking Services. You can add or delete any of your Accounts by contacting us using a method outlined in the "Communication" section of this Agreement.



To the extent we permit, you may request access to additional services we provide through Online Banking. Some services are delivered via the Mobile Banking App. You agree to the additional terms set forth herein, including any updates to those terms that we may make from time to time.

Your access to any of these additional Online Banking Services may be terminated as provided in the "Termination" and "Cancellation" sections of this Agreement.

Stop Payment. Stopping the payment of a check is different from the cancellation of a bill payment, as described above. You may initiate stop payment requests through Online Banking only for paper checks you have written on your Accounts (not checks or paper drafts generated through the Bill Pay Service). To be effective, this type of stop payment request must precisely identify (a) the name of the payee; (b) the check number; (c) the amount; and (d) the date of the check, and the stop payment must be placed on your Account before the item is presented for payment.

If you make your stop payment request, you will be charged stop payment fees as disclosed in the current fee schedule for your applicable Account. For instructions on canceling or stopping payment on a paper draft generated through the Bill Payment Service, see the Bill Pay Service section of this Agreement.

Mobile Banking App

We provide a Mobile Banking App, which allows you to access Online Banking Services, including some Online Banking Services available only on the Mobile Banking App. To use the Mobile Banking App, you must be enrolled for Online Banking and must have a compatible mobile device equipped to access the Internet and the Mobile Banking App. You must also have a phone number that can be accessed while signing in to complete Two Factor Authentication. You may also be required to accept an additional agreement with us and/or our Service Provider when you install your Mobile Banking App.

Additional charges may apply for use of your mobile device and Internet usage, depending on your wireless carrier. Please consult your wireless provider/carrier for details on correlated rates and charges.

All terms and conditions applicable to Online Banking also apply to your use of the Mobile Banking App.

Bill Pay Service

1. Overview. We provide the Bill Pay Service through a Service Provider. The Service Provider processes bill payments and will provide certain customer service assistance to you. Additional details and instructions are available through Online Banking. We will make the Bill Pay Service available to you at our discretion, and we may choose to terminate your ability to use the Bill Pay Service at our option.

2. Designated Bank Account. You must designate (a) the Account from which the payments are to be made; (b) the complete name of the payee, your account number with the payee, and the payee's remittance address, all exactly as shown on the payee's billing statement or invoice; (c) the amount of the payment; and (d) the date you want the payment to be processed. This Agreement does not alter any of your liabilities or obligations between you and your payees. Some transactions may take longer to be credited to the account you hold with the payee due to circumstances beyond our control, particularly delays in handling and posting payments by



payees or financial institutions. We are not responsible for delays that may occur after the payee receives the payment. If the date you want the payment to be processed by us is not a Business Day, your payment will be processed the next Business Day. By using Bill Pay Service, you agree, based upon instructions received under your Access Credentials, we can charge your designated Account by Electronic Funds Transfer, “no signature required draft”, or by debiting and remitting funds on your behalf. You also agree that any fees associated with the Bill Pay Service will be charged to your primary checking account with us. We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

3. Paper Checks. If the payee is to be paid by paper check), you understand and agree that paper checks are mailed to the payee, and the payee may not receive the payment until seven (7) to ten (10) Business Days after the date the payment is processed by us and your Account will be debited upon presentment of the check to us by the payee. Your Account may also be debited on a date sooner than the date you select in Online Banking if the payee receives and presents the check to us before that date. You understand and agree we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party such as the failure of the bill payee to properly post a payment to your account with the payee. When scheduling payments, it is your responsibility to allow enough time for your payee to receive your payment and credit your payment by the time it is due.

4. Electronic Payments. If the payee is to be paid electronically, you understand and agree the payee may not receive the payment until up to three (3) Business Days after the date the payment is processed by us, and your Account will be debited immediately. You understand and agree we are not responsible for the improper transmission or handling of payments by a third party such as the failure of the bill payee to properly post a payment to your account with the payee. When scheduling payments, it is your responsibility to allow enough time for your payee to receive your payment and credit your payment by the time it is due.

5. Payment Limits. No payment made through the Bill Payment Service can be more than \$50,000.00. Payments to an individual using the "Pay A Person" option cannot be more than \$1,700.00 for a single transaction or \$3,400.00 in a single day. We may establish additional limitations or make modifications to these current limitations at our discretion. We may pay, or refuse to pay, a bill if it would create an overdraft of the Account, subject to the Account Terms and Conditions. Our decision whether to pay is discretionary even if we previously have chosen to pay, or chosen not to pay, a bill that would create an overdraft.

6. Payees Outside of the U.S. Payments to payees outside of the United States or its territories or payments prohibited by law, including payments to unlawful Internet gambling sites, may not be made through the Bill Pay Service. Tax payments and court-ordered payments are exception payments, which may be scheduled through the Bill Payment Service; however, you acknowledge and agree that such payments are discouraged and are scheduled at your own risk. In no event will we be liable for any claims or damages resulting from you requesting and scheduling one of these types of payments. We are not required to research or resolve any claim resulting from an exception payment. You acknowledge and agree that all research and resolution for any misapplied, incorrectly posted, or misdirected payments will be your sole responsibility.

7. User Acknowledgements. The Bill Pay Service also allows you to receive and pay bills electronically using “Bill Delivery and Presentment.” If you activate this feature, you agree to and acknowledge the following:



- **Activation.** Upon activation of this feature, we may notify the payee of your request to receive electronic billing information. We may, at the request of the payee, provide to the payee your e-mail address, service address, or other data specifically requested by the payee at the time of activating the electronic bill for that payee for purposes of the payee informing you about bill information. Each electronic payee has the right to accept or deny your request to receive electronic bills. You will receive a payee's bills electronically through the Bill Pay Service only if you have designated it as a payee and the payee has arranged with our Service Provider to deliver bills electronically. The presentment of your first electronic bill for a payee may vary from payee to payee and may take up to sixty (60) days, depending on the billing cycle of each payee. Additionally, the ability to receive a paper copy of your statement(s) is at the option of the payee. While the electronic bill feature is being activated, it is your responsibility to keep your payee accounts current.
- **Authorization to Obtain Bill Data.** Your activation of this feature for a payee authorizes us to obtain bill data from the payee on your behalf. For some payees, you will be asked to provide us with your access credentials for that payee. You authorize us to use the access credentials to obtain your bill data.
- **Notification.** We will use commercially reasonable efforts to provide all of your electronic bills promptly. In addition to notification within the Bill Pay Service, we may send an e-mail notification to the e-mail address listed for your Account. It is your sole responsibility to ensure that this information is accurate. If you do not receive notification, it is your responsibility to periodically log on to the Bill Pay Service and check on the delivery of new electronic bills. The time for notification may vary from payee to payee. You are responsible for making sure that your bills are paid on time.
- **Your Information with Payee.** We are unable to update or change your information such as, but not limited to, name, address, phone numbers, and e-mail addresses with the payee. Any changes will need to be made by you by contacting the payee directly. You will maintain all access credentials for all electronic payee websites. You will not use someone else's information to gain unauthorized access to another person's bill.
- **Cancellation of Electronic Bill Notification.** The electronic payee reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from payee to payee, and it may take up to sixty (60) days, depending on the billing cycle of each payee. The Bill Payment Service will notify your electronic payee(s) as to the change in status of your account, and it is your sole responsibility to make arrangements for an alternative form of billing. We will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.
- **Non-Delivery of Electronic Bill.** You agree to hold us harmless should the payee fail to deliver your electronic bill. Copies of previously delivered bills must be requested from the payee directly.
- **Accuracy and Dispute of Electronic Bill.** We are not responsible for the accuracy of your electronic bill(s). We are only responsible for presenting the information that we receive from the payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the payee directly.



8. Cancellations. To cancel a bill payment you have scheduled through Online Banking, you must cancel the payment through Online Banking (by following the on-screen instructions) before 2 p.m. (Central Time) on the day before the payment is scheduled to be processed. Once an electronic bill payment has been debited from your Account, you cannot cancel or stop the bill payment. You may be able to place a stop payment on an Online Banking bill payment paid by a paper draft by contacting us by telephone before the paper draft has cleared. (You will have to contact us by telephone to determine if the paper draft has cleared.) If the paper draft has not cleared, we will immediately process your stop payment request. We will notify you promptly if the paper draft has already cleared. To be effective, this type of cancellation/stop payment request must precisely identify (a) the name of the payee; (b) the payee-assigned account number; (c) the amount and scheduled date of the payment; and (d) the ID number from the "Bill Payment View Posting Screen." If your Account is closed for any reason, it is your responsibility to cancel any scheduled Bill Payments. Should you fail to do so, we will cancel all scheduled bill payments associated with the closed Account that have not yet been processed when we are notified that your Account has been closed and have had reasonable opportunity to act, normally within 2 business days of Account closure. It will be your responsibility to make all such payments some other way. Any bill payment that already has been processed remains subject to this Agreement.

Alerts Service

1. Overview of Alerts Service. Alerts allows you to receive a text message, Push Messaging or e-mail about the following matters: credits above a certain dollar amount, debits above a certain dollar amount, balances over a certain amount, or balances below a certain amount. Alerts are a recommended tool that helps to detect and prevent unexpected transactions or changes to your Account balance. In order to use Alerts, you must be the sole or joint owner of each Account for which you desire to set up Alerts and you must have full signing authority on the Account. If there is any change of ownership of any such Account, you must immediately notify us.

2. Terms and Conditions for Alerts Service.

We may send any Alerts message through your communication service provider in order to deliver them to you. You agree that your communication service provider is acting as your agent in this capacity.

You must provide a valid mobile phone number or email address for Alerts and keep it up to date so that we may send you certain information about your Account, which may include Push Messaging to your Access Device. We will decide what information we make available through Alerts. You agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your responsibilities under this paragraph will survive termination of this Agreement.

The Alerts service is provided for your convenience and does not replace your monthly Account statement, which is the official record of your Accounts.

Alerts may not be encrypted and may include personal or confidential information about you, such as your Account activity or status. You must protect your Access Device that receives information through the Alerts



service and not let any unauthorized person have access to the information we provide to you through Alerts. You must maintain the safety, security and integrity of the Access Device you use to access Alerts. You have total responsibility for any use of your Access Device, whether or not you have authorized such use and whether or not you are negligent. If you allow other people to use the Access Device, or to have access to your Access Device, that person may have access to your Alerts. You agree not to illegally use Alerts or the content or information delivered through Alerts.

Receipt of Account information through Alerts may be delayed or impacted by factor(s) pertaining to your phone carrier or other parties.

We will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of Account information to third parties; non-delivery, delayed delivery, or erroneous delivery of any Alert; inaccurate Alert content; or your use of or reliance on the contents of any Alert for any purposes. The Alerts service in no way creates any new or different liability for us beyond the other terms of this Agreement and our other agreements with you, including your existing Account Terms and Conditions.

There is no separate fee for the Alerts service but you are responsible for any and all charges, including, but not limited to, fees otherwise charged to your Account and fees from text messaging and data usage charged by your communications service provider. Message and data rates may apply. How often you receive messages depends on your preferences.

To cancel the Alerts service, manage your preferences in the Mobile Banking App, respond to an Alert with STOP, or contact us using a method outlined in the "Communication" section of this Agreement.

You will never receive an Alerts message that asks you to send us any sensitive personal or financial information. If you ever receive such a request for sensitive personal or financial information – such as your Social Security number, Account number, Access Credentials, PIN number, or any other personal data - do not respond to the message and call us at 800-749-7113 to report the incident.

Mobile Check Deposit Service

1. Overview. At our option, you may use the Mobile Check Deposit Service. You must enroll and be approved by us.

Upon enrollment of your Account, Mobile Check Deposit allows you to make deposits to your Account remotely by capturing and transmitting images of checks to us in compliance with our requirements. If we accept the image for collection, we will then attempt to collect the item by presenting the image or converting the image to a substitute check. Unlike traditional check deposits, you retain the original paper check when you use Mobile Check Deposit. We will choose how the substitute checks or images are cleared, presented for payment, and collected. We may change, modify, add or remove Mobile Check Deposit features at any time, with or without notice to you.

2. Deposit Limitations. We may place limits on the dollar amount of items, or aggregate of items for a single Account, deposited through this service at any time at our option.



3. Access Requirements. In order to use Mobile Check Deposit, in addition to the requirements for Online Banking, you must have access to a current version of our Mobile Banking App on a camera-enabled Access Device that meets the technical requirements for Online Banking. The technical requirements may change from time to time.

4. Deposit Disclaimers & Requirements. When using Mobile Check Deposit, you may experience technical or other problems, including, without limitation, problems with your Access Device or transmission problems. We are not responsible for such technical or other problems. Each check image you attempt to deposit using Mobile Check Deposit must be clearly readable by us. If your equipment produces check images that we determine are not clearly readable, we may reject your deposit. We are not responsible for problems arising out of your equipment or Internet connections even if you are using equipment that meets our technical requirements. If you are using wireless service to access Mobile Check Deposit, we cannot guarantee and are not responsible for your wireless service.

At our option, we may choose not to accept any image of a check you submit through Mobile Check Deposit. Without limiting our option, you agree that you will only seek to deposit original "checks," as that term is defined in the Federal Reserve's Regulation CC, 12 C.F.R. Part 229, that are collectible (i.e., properly payable).

You can deposit most paper checks that are properly payable to you, have not already been deposited, and are properly endorsed.

You cannot deposit foreign checks, bonds, third party checks, returned or re-deposited items or rebate checks using this service ("**Prohibited Checks**").

For any check deposited as an image through Mobile Check Deposit, you must write on the check: "[signature] For GSB Mobile Deposit only" or as otherwise instructed by us before you scan the check. Checks received that are not submitted according to these instructions may be rejected.

You must submit an image of both the front and back of the check you are depositing. We are not responsible for check images we do not receive or that are dropped during transmission. A check image is received by us only when we send to you a confirmation receipt. When we confirm receipt of your check image, the image will still need to be reviewed by us before we submit it for collection and may still be rejected for any reason at our option. A confirmation is not a representation, warranty or other indication that the check image will be presented for collection or will be honored by any collecting or paying bank. If we reject a check image received through Mobile Check Deposit, unless we instruct you otherwise, you may deposit the check at a Great Southern Bank banking center, submit the original check by mail to us for deposit, or contact the drawer and have them reissue the check. If you submit the original check for processing, we may at our discretion refuse to process it and require that you contact the drawer to have the check reissued.

Once your check image has been deposited in your Account, you must write "VOID" on the original check and keep it for sixty (60) days. You may not cash the original check or any image or substitute check created from the original check for payment anywhere else. During this sixty (60) day period, you must keep the original paper check as safely as you would keep a blank check and you must make the original paper check available to us for review at any time and as we need to help the clearing and collection process, to address third party claims, or for our own audit purposes. Should you fail to produce the original paper check, you



authorize us to deduct the amount of the check in question from your Account, even if this may overdraw your Account, and to pay any associated fees. Immediately after this sixty (60) day period, you must completely destroy the original paper check.

You understand that we may convert items you deposit through Mobile Check Deposit into substitute checks or images. As a result, if your item is returned unpaid, you will only receive a copy of the substitute check or image.

5. Funds Availability Schedule. We generally apply the terms of the [Great Southern Bank Funds Availability Schedule](#) to check images received through Mobile Check Deposit as if we had received the original paper check. However, in addition to any exceptions specified in the Great Southern Bank Funds Availability Schedule, we may delay availability of funds from any deposit you make through Mobile Check Deposit at any time at our option, including because of any concern we may have regarding our ability to collect based upon any check image that you present. If prior to completion of your Mobile Check Deposits, we identify that we are going to hold any portion of your deposit, we will notify you of the hold (and when funds will be available) before the deposit is processed, and you may cancel your deposit prior to processing. If a deposit has already processed and we decide later to hold any portion of your deposit, we will notify you, and the deposit cannot be canceled. You will know that your deposit is available when the processing of the deposit has been completed, and the amount of the deposit appears in the available balance of your Account to which you made the deposit.

The cutoff time for submitting Mobile Check Deposits is 7 p.m. Central Time on Business Days. If your deposit requires additional review, availability may be delayed even if the deposit was made before the cutoff time.

6. Mobile Check Deposit Terms and Conditions. You must fully comply with this section's terms and conditions, the Account Terms and Conditions and all applicable law when you use Mobile Check Deposit. If you violate this section's terms and conditions, we may immediately terminate your ability to use Mobile Check Deposit.

7. Representations and Warranties. Each time you scan and submit check images of the front and back of the original check for deposit through Mobile Check Deposit, you represent and promise that:

- Each check "Front" image is a complete and accurate representation of the front of a negotiable check;
- Each check "Back" image is a complete and accurate representation of the back of a negotiable check;
- The "Front" and "Back" image submitted together are for the same negotiable check;
- The image is NOT a Prohibited Check;
- Each check image is clearly readable;
- The original check used to create the image has not been previously deposited, duplicated or used to create another image, substitute check, or electronic fund transfer;
- You will not attempt to deposit the original check;
- No later transferees of your check image, or any substitute check created from your check image, including but not limited to Great Southern Bank, shall have a loss as the result of the fact that the check image or substitute check was presented for payment or returned instead of the original paper check; and



- All information you have provided to us is complete, accurate and true.

Each time you scan and submit check images for deposit through Mobile Check Deposit, you also warrant the following:

- You have the right to deposit the check;
- All signatures on the image are real and authorized;
- The image has not been altered;
- The image is not subject to a defense or claim which can be brought against you;
- You don't know of any insolvency proceeding commenced with respect to the maker or acceptor or, in the case of an unaccepted image, the drawer; and
- If the image is a demand draft, creation of the image according to the terms on its face was authorized by the person identified as drawer.

In addition to these warranties, you covenant that you will comply with this Agreement, your Account Terms and Conditions and applicable law.

8. Cancellation Requests. To request cancellation of a deposit you made using Mobile Check Deposit, please contact us at 800-749-7113. Cancellation of a deposit is at our option. Sufficient funds must be available for us to cancel the deposit. Deposits that have already been sent for collection cannot be canceled. If your Account is closed, or the Mobile Check Deposit Service is terminated, for any reason, any image transmitted through Mobile Check Deposit remains subject to this Agreement.

9. Indemnifications. In addition to the other indemnification provisions set forth in this Agreement, you agree to indemnify, defend and hold us harmless from and against any and all claims, demands, damages, liabilities, expenses (including reasonable attorneys' fees) or other loss that arises from or relates to your use of Mobile Check Deposit or your breach of the representations, warranties or covenants set forth in this Agreement, including without limitation your attempt to duplicate the presentation of a check image through presentation of the original check or an image or substitute check derived from the original check and any liability that we may incur for processing an image or substitute check rather than the original paper check. We may debit the amount of such check from your Account or any other account you hold with us in our sole discretion.

E-Documents Service and E-SIGN Disclosure and Consent

1. Introduction. This E-SIGN Consent allows us to provide you with electronic versions of important notices and documents associated with your Accounts, products and services with Great Southern Bank. Certain laws and regulations require us to provide notices and disclosures to you in "writing" (traditionally this is defined as a paper notice); with your consent, certain laws and regulations allow us to provide these notices and documents to you electronically.

2. Scope of this E-SIGN Consent. This E-SIGN Consent applies to all disclosures, agreements, notices, and other information and communications concerning your Accounts, products and services with Great Southern Bank (the "Documents"). Such Documents may include, but are not limited to: this E-SIGN Consent; the Consumer



Online Banking Agreement; disclosures, agreements and notices related to the opening, initiation or administration of an Account, product, or service; Account statements; privacy notices; change in terms notices; any notice or disclosure regarding an Account, product or service; and tax notices. This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide Documents electronically but instead that we may deliver some or all of those Documents electronically.

3. Electronic Delivery of Documents. Documents will be delivered to you electronically via email; by posting the Documents within Online Banking or on another website where you access your account, product or service; or through other electronic means, such as a PDF document made available to you within Online Banking. You are strongly encouraged to save or print the Documents for future reference. We will email you to notify you when we post a Document within Online Banking or other website. You may view, print, and/or save such a Document at your convenience. If you use a spam filter, which blocks or reroutes emails from senders not listed in your email address book, you must allow our Documents to ensure delivery. We are not responsible for delivery failures on the part of your e-mail service provider.

4. Setting Preferences. After you have agreed to this E-SIGN Consent, you may still be able to set your preferences to receive paper copies of certain Documents. For example, you may be able to elect to continue to receive Account statements in paper form. If you decide to receive some Documents in paper, the Documents you receive electronically will still be governed by this E-SIGN Consent. If you are able to select electronic delivery for specified Accounts, all documents that are available in an electronic format will be delivered to you electronically for the specified Account(s).

5. Requesting Paper Copies of Documents Presented Electronically. To request a paper copy of any Document, contact us at 800-749-7113. We may charge fees for paper copies of older Documents.

6. System Requirements. By consenting to this E-SIGN Consent, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic Documents.

To access your electronic Documents on a mobile device, you will need:

- A mobile device with a current operating system supported by Online Banking. Please refer to our website for a current list of supported operating systems.
- A data plan provided by your wireless carrier and an up-to-date mobile Internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any Documents.

To access your electronic Documents on a traditional computer, you will need:

- A computer with a current operating system supported by Online Banking. Please refer to our website for a current list of supported operating systems.
- An Internet connection and an up-to-date Internet browser that is compatible with, and supported by, your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari).
- Software that accurately reads and displays .pdf files (such as Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic Documents.



Changes to system requirements. We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your Documents. Notifications may be delivered to you electronically via email; by posting the information within Online Banking or on another website where you access your Account, product or service; or through other electronic means.

7. Maintaining a Valid Email Address. It is important that you maintain a valid email address so that we may contact you. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address by contacting us at 800-749-7113, submitting a request through Online Banking, or visiting your local banking center. We are not responsible for non-delivery of a Document if you do not maintain a valid email address with us.

8. Withdrawal of Your Consent. You may withdraw your consent to this E-SIGN Consent at any time by calling us at 800-749-7113. Withdrawal of consent may result in certain Account or product features or services being unavailable. Note that you may be able to set your preferences for certain Documents as specified in Section 4 without withdrawing your consent to this E-SIGN Consent.

9. Multiple Access Devices. Your acceptance of this E-SIGN Consent on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this E-SIGN Consent on a mobile device, the terms of this E-SIGN Consent will apply to Documents delivered or accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this E-SIGN Consent on any Access Device, you are reasonably demonstrating your ability to access and view Documents in the format that the services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view Documents on the subsequent Access Device.

Please contact us at 800-749-7113 if you have difficulties accessing or viewing Documents on your selected Access Device.

GENERAL TERMS AND CONDITIONS

Fees and Charges

You agree to pay the fees and charges for your use of Online Banking and each of the Online Banking Services as set forth in the current fee schedule, which can be viewed on our website at <https://www.GreatSouthernBank.com/disclosures>. You agree that all fees and charges will be deducted from your applicable Account designated on the Online Banking Service. You agree to pay any additional reasonable charges for Online Banking Services you request which are not covered by this Agreement. You are also responsible for telephone and Internet fees you incur in connection with your use of Online Banking.



Transfer Posting

Except as otherwise described in a section of this Agreement relating to a specific Online Banking Service, Transfers initiated from your Account to another Great Southern Bank account that you own through Online Banking before 7 p.m. (Central Time) on a Business Day are posted to your Account the same day. Transfers to another Great Southern Bank account that you own completed after 7 p.m. (Central Time) on a Business Day or on a day that is not a Business Day will be posted on the next Business Day. Because Online Banking identifies Transfers and scheduled payments based upon the Access Credentials of the user who made the Electronic Funds Transfer, you understand and acknowledge the "Scheduled Transfers" and "Scheduled Payment" screens will not reflect Transfers made by multiple users from the same Account if different Access Credentials are used. You agree to communicate with any other persons with authorized access to your Accounts concerning any transfers of bill payments from your Accounts in order to avoid overdrafts.

Posting of transfers resulting from use of an Online Banking Service is covered in the "Online Banking Services" section of this Agreement.

Account Limits and Transaction Frequency

The number of Transfers from your Accounts and the amounts which may be transferred are limited by the Account Terms and Conditions. If a hold has been placed on deposits made to an Account from which you wish to transfer funds, you cannot transfer the portion of the funds on hold until the hold expires.

Overdrafts

If your Account has insufficient funds to perform all Electronic Funds Transfers you have requested for a given day, then:

- Electronic Funds Transfers initiated through Online Banking which would result in an overdraft of your Account may, at our option, be canceled;
- If the Electronic Funds Transfers made through Online Banking which would cause an overdraft of your Account are not canceled, Overdraft / Paid Item fees may be charged pursuant to the terms of your Account Terms and Conditions.

Pre-authorized Payments

With respect to pre-authorized payments, the following additional disclosures apply:

- 1) *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's how:

Call us at: 800-749-7113

Write us at: Great Southern Bank
PO Box 9009
Springfield, MO 65808



You must contact us in time for us to receive your request three (3) 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 fourteen (14) days after you call.

- 2) 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 be able to choose with that person 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.
- 3) *Liability for failure to stop payment of pre-authorized Transfer.* If you order us to stop one of these payments three (3) Business Days or more before the Transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

How to Report Errors

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Telephone us at: 800-749-7113

Write us at: Great Southern Bank
Attn: Customer Service
PO Box 9009
Springfield, MO 65808

Contact us as soon as you can, if you think your Account statement or receipt is wrong or if you need more information about a Transfer listed on your statement or receipt. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem or error appeared.

- 1) Tell us your name and Account number.
- 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 you to send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Account.

For errors involving new Accounts, POS, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Accounts, we may take up to twenty (20) Business Days to credit your Account for the amount you think is in error.



We will tell you the results within three (3) 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.

Liability

OUR LIABILITY FOR FAILURE TO MAKE A TRANSFER:

If we do not complete a Transfer to or from your Account, including a bill payment, on time or in the correct amount, according to our Agreement with you, we will be liable to you 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 a Transfer.
- 2) If a legal order directs us to prohibit withdrawals from the Account.
- 3) If your Account is closed, or if it has been frozen.
- 4) If the Transfer would cause your balance to go over the credit limit of an established line of credit for any credit arrangement set up to cover overdrafts.
- 5) If you, or anyone authorized by you, commits any fraud or violates any law or regulation or, with respect to any attempted Transfer that we do not complete, if we have a reasonable basis for believing that such Transfer was not authorized by you.
- 6) If Online Banking was not working properly and you knew about the problem when you started the Transfer.
- 7) If you have not provided us with complete and correct payment information for Bill Pay Service, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
- 8) If you have not properly followed the on-screen instructions for using Online Banking.
- 9) If you are accessing the service from an Access Device that does not maintain the most current operating system, in its native state.
- 10) If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the Transfer, despite reasonable precautions we have taken.
- 11) There may be other exceptions stated in the Account Terms and Conditions and any other agreements we have with you.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS:

Tell us immediately if you believe your Access Credentials for Online Banking have been lost or stolen. Telephoning is the best way to reduce potential monetary losses related to unauthorized Transfers. You could lose all the money in your Account (plus your maximum overdraft line of credit). If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Credentials for Online Banking, you can lose no more than \$50 if someone used your Access Credentials for Online Banking without your permission.



If you do not tell us within two (2) Business Days after you learn of the loss or theft of your Access Credentials for Online Banking, and we can prove we could have stopped someone from using your Access Credentials for Online Banking without your permission if you had told us, you could lose as much as \$500.

Also, if your Account statement shows Transfers that you did not make, including those made by your Access Credentials for Online Banking or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (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 periods.

If you believe your Access Credentials for Online Banking have been lost or stolen, call Customer Service at 800-749-7113.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY:

Your use of Online Banking is at your sole risk. Online Banking is provided on an "as is" and "as available" basis. We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Online Banking Services provided to you under this Agreement. We do not warrant that Online Banking or any Online Banking Service will meet your requirements, operate without interruption or be error-free, and we will not be liable for any loss or damage caused by the unavailability or malfunction of any Online Banking Service, including without limitation, service interruption, inaccuracies, delays, viruses, or loss of data. Except as specifically provided in this Agreement, or otherwise required by law, you agree that neither we nor our officers, directors, employees, agents or contractors are liable for any indirect, incidental, punitive, special or consequential damages resulting from your use or inability to use Online Banking Services or Online Banking, even if we are advised in advance of the possibility of such damages. Further, to the maximum extent permitted by applicable law, in no event shall the liability of Great Southern Bank and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking.

Disclosure of Information

The circumstances under which we will disclose information about you, your Accounts, or in connection with your use of Online Banking are set forth in the information that has been separately disclosed to you in your Account Terms and Conditions.

We will disclose information to third parties about your Account or the transactions you make only where allowed in our Privacy Policy. For a copy of the current Privacy Policy, please contact us at 800-749-7113.

Periodic Statements

You will not receive a separate Online Banking statement. Transfers to and from your Accounts using Online Banking will appear on the respective statements for your Accounts. Transfers can also be viewed on the Transactions page of your Online Banking once they have posted, or in the Scheduled Transfers page of the Account holder that created the transfer if they have not yet been processed.



Change in Terms

We may change any part of this Agreement at any time. If the change would result in increased fees for any Online Banking service, increased liability for you, fewer types of available Electronic Funds Transfers, or stricter limitations on the frequency or dollar amount of Transfers, we agree to give you notice at least twenty-one (21) days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an Account or our Electronic Funds Transfer system. We will post any required notice of the change in terms on our Web site <https://www.GreatSouthernBank.com> or forward it to you by email or postal mail, or make updates available to you when you log into Online Banking. If advance notice of the change is not required, and disclosure does not jeopardize the security of the Account or our Electronic Funds Transfer system, we will notify you of the change in terms at or before the effective time of the change. Your continued use of the Online Banking Service indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations.

Assignment

You may not assign this Agreement. In the event of your death or incapacity, this Agreement is binding upon your heirs, executors and personal representatives. This Agreement is binding on our successors and assigns.

Governing Law; Enforceability

This Agreement is subject to applicable federal laws and the laws of the State of Missouri (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

Use of Online Banking Services

Unauthorized use of the Online Banking system is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030. We or our Service Provider may monitor and audit usage of Online Banking. Your use of Online Banking or any of the Online Banking Services means you agree to such monitoring and auditing.

Intellectual Property and Proprietary Rights

You agree that our name, logo, registered and unregistered trademarks and service marks ("Trademarks"), and all content included or available in the Online Banking Services ("Proprietary Materials"), shall be our sole and exclusive property, and you have no rights or interest in our Trademarks and Proprietary Materials. You may not use our Trademarks or Proprietary Materials for any commercial or public purpose. We do not grant you any license or right to use them without our prior express written permission.

Headings

The headings in this Agreement are for convenience or reference only and will not govern the interpretation or the provisions.



Waiver

Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach.

Cancellation

You may cancel your Online Banking Service at any time by sending us a secure message through the Online Banking Secure Message Center, or contacting us by phone or Postal Mail:

Call us at: 800-749-7113
Write us at: Great Southern Bank
Attn: Customer Service
PO Box 9009
Springfield, MO 65808

Your access to Online Banking will be suspended within three (3) Business Days of our receipt of your instructions to cancel it. Scheduled payments and Transfers initiated online will be canceled unless already processed. You will remain responsible for all outstanding transfers, fees and charges incurred prior to the date of cancellation.

Termination

You agree we can terminate or limit your access to Online Banking, or any of the Online Banking Services, for any of the following reasons:

- 1) Without prior notice, if you have insufficient funds in any of your Accounts. Online Banking Services may be reinstated, at our option, once sufficient funds are available to cover any fees, pending Transfers, and debits.
- 2) If you violate the Account Terms and Conditions.
- 3) Upon seven (7) Business Days' notice, if you do not contact us to designate a new primary checking account immediately after you close your primary checking account.
- 4) Upon reasonable notice under the circumstances, for any other reason at our option.

Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement will survive termination, cancellation or expiration of this Agreement. This Agreement and the Account Terms and Conditions constitutes the entire agreement between you and Great Southern Bank with respect to the subject matter hereof, and there are no understandings or agreements relative hereto which are not fully expressed herein.

Communication

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

- 1) **Telephone:** You can call us at: 800-749-7113 during our Business Hours.



- 2) **Secure Message:** You can send us a message through the Online Banking Secure Message Center. (We may not immediately receive an electronic message sent by you. For immediate contact, please call the number above. No action will be taken on any electronic message sent to us until we actually receive it and we have had a reasonable opportunity to act on it. You cannot use secure messaging to make an Account balance inquiry or a Transfer or to cancel a Transfer.)
- 3) **In Person:** You may visit us in person at any of our locations.
- 4) **Email:** You can email us at: OnlineBanking@GreatSouthernBank.com. (You should not use unsecured e-mail for confidential matters. We may not immediately receive an electronic message sent by you. For immediate contact, please call the number above. No action will be taken on any electronic message sent to us until we actually receive it and we have had a reasonable opportunity to act on it. You cannot use e-mail to make an Account balance inquiry or a Transfer or to cancel a Transfer).
- 5) **Postal Mail:** You can write to us at: Great Southern Bank, Attn: Online Banking, PO Box 9009, Springfield, MO 65808