

THE MINERS STATE BANK INTERNET BANKING

“MSB On-line NetTeller/Banno” User Guide

Users will go to the Website at www.theminersstatebank.com and set up their Username, Password and 2 Step Verification System. The User must also accept the Terms and Conditions Agreement. Customers using the Remote Deposit Capture would sign up online. The Banks Authorize Personnel Agree to Approve the User for the Remote Deposit Capture program.

1. System requirements, security, and limitations.

Supported Browsers:

Updated March 25, 2023

We support the latest version of Microsoft Edge and current versions of Firefox, Safari, and Chrome. The immediate prior versions of these browsers will only be supported if they are still supported by the browser company themselves. When a new version is announced as Release to Web (RTW), support will cease on the third-oldest major version.

Please note that utilizing older browsers may result in disabled functionality or limited access to services.

Supported Browsers
Microsoft Edge
Firefox
Safari (Apple/Mac Users only)
Google Chrome

The supported browsers above are for use with the traditional online banking interface and devices (desktop/laptop), and do not apply to use with mobile devices (phones/tablets). If using a phone or tablet to access online banking outside of an app, functionality and appearance may vary from the traditional interface.

Note: It is not recommended to use Compatibility View with Internet Explorer, as the user experience is degraded.

Additional Browsers:

Browser usage is reviewed monthly. Additional browsers will be added if usage meets or exceeds 5% of total login activity.

Beta Versions:

Beta versions are not supported. When new versions of browsers are announced as ready to Release to the Web (RTW) by the provider, they will become a supported version.

Troubleshooting:

The following types of tools and/or access are not recommended and may impact experience:

Accessing accounts via an embedded browser such as:

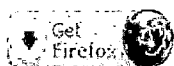
- Personal or Commercial Financial Management Software (Quicken, etc.)
- Browser bars within AOL, Yahoo, Google, etc.
- Internet portal access within gaming system such as xBox.

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Use of browser add-ins (emoticons, FunWeb services, etc.)



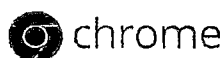
Microsoft Edge



Firefox



Safari



Chrome

Supported Browsers Mobile Banking

To support security measures that keep your data safe, we require modern browsers to use Banno Support.

As new versions of browsers release, the Banno Platform removes support for older versions.

Microsoft Edge™

Banno only supports the latest version of Microsoft Edge™. The Banno Platform may deny access to older Microsoft Edge™ versions 60 days after Microsoft® releases a new version.

Google Chrome™

If a person uses Chrome™'s automatic updates, the browser should update on its own. Major updates release approximately every 12 weeks. If Chrome™ is two versions older than the current stable channel version, the Banno Platform may deny access.

Apple® Safari®

Safari™ only has major upgrades during the fall currently. Approximately 60 days after a new version releases, the Banno Platform may deny older versions access. However, this change requires that the new Safari® version is available on both MacOS™ and iOS® devices.

Mozilla® Firefox®

Firefox® should update itself automatically. If Firefox® is two versions older than the current stable channel version, the Banno Platform may deny access.

- **Security.** If you believe that your login information (user ID and PIN number) has become known to any unauthorized person, notify the Miners State Bank immediately, so your login information

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can be deactivated. Do not report possible security problems by e-mail. Never include your login information or account information in any e-mail.

- **Limitations.** Transfers between accounts made after 2:45 p.m. Central Time, will be processed the next business day. Some other types of transactions may require more than one business day to complete. These and other transaction time limitations are explained in your Electronic Banking Agreement and are briefly mentioned in this user guide as part of the instructions on how to perform such transactions. If you request a transaction for which you have insufficient funds, you will incur an overdraft charge. Furthermore, the bank may refuse to execute any requested transaction that it reasonably suspects to be fraudulent, illegal, or to have been made in error.

Transaction requests from savings or money market account to another account or third party(s) by pre-authorized, automatic, or telephone transfers are limited to **six per calendar month**. These limit you to no more than six of the transactions being made by check, draft, wire transfer, debit card or similar order (including POS transactions), made payable to third parties. “*MSB Online*” will not prevent you from exceeding these limits. It is your responsibility to abide by these limitations. You may incur fees for exceeding the limit.

“*MSB Online’s*” bill payment transactions are affected using both paper-based and electronic payment systems. For paper-based payments “*MSB Online*” must employ regular postal mail. Consequently, paper-based payments are subject to delays outside of “*MSB Online’s*” control. Even when the electronic payment method is used, receipt by the payee is not immediate. To ensure your bills are paid on time, you should schedule your first payment to a new payee to occur at least seven (7) business days before the due date. Five (5) to seven (7) days should always be allowed for all payments to those payees requiring a paper check. For electronic payment recipients, all payments following the first payment should be scheduled at least five (5) business days before their due date. Business days are Monday through Friday except for those holidays when the bank is closed. Contact your bank to learn when these holidays occur. Although the “*MSB Online*” system lets you schedule a bill payment for same-day processing it does NOT result in the payee receiving the payment that same day. This is true even when an electronic payment is the method used. You will always be responsible for scheduling bill payments in a timely manner. Failure to schedule bill payments in a timely manner may result in the payee imposing late payment fees or finance charges, which will be your responsibility.

- **Canceling a Transaction Request.** Subject to the limitations stated in your Electronic Banking Agreement, cancellation of a Transaction Request may be made in writing by a person the Bank reasonably believes is authorized to cancel a transaction on your behalf. A stop payment order may be accepted in accordance with your Account Agreement and the bank’s stop payment procedures. (A Stop Payment fee of \$25.00 is generally charged). For further instructions on how to cancel a transaction request, contact your banker.
- **eStatements:** By clicking on “**I Agree**” on the online banking screen, you can enroll to be provided with your periodic banking account statements, including, but not limited to any disclosures, amendments, letters, correspondence and any other notices that may be legally required to be provided to you, in electronic form.

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Once enrolled in the eStatements service you will receive your next statements, notices, and documents electronically only. By clicking “I Agree” you also demonstrate that you are able to open the sample statement which can be accessed by the link. *For the full Electronic Banking Disclosure, see a bank representative or open the online link and read the disclosure in electronic format.*

- **Contact Information.** Contact your banker concerning all inquiries and/or notices regarding “MSB Online” and the services it provides, call (906)265-5131 or (877)906-5131, available Monday-Friday (except Federal holidays) 8:00 a.m. to 4:30 p.m. Central Time.

2. How to login onto “MSB Online”.

- Initiate an Internet connection following the instruction of your Internet service provider.
- Log on to your Internet Web browser.
- Go to www.theminersstatebank.com The Miners State Bank Home Page will appear.
- Click on the “Login” icon in the upper-left corner.
- On the login screen enter your:

MSBOnline ID _____ **and MSBOnline Password** _____.

(First time users will need to click on the link and create their user and password).

Then enter the choice of the 2FA method and click the submit button. This will take you to the Main screen. You are now ready to start using “MSB Online”. You are allowed three (3) invalid sign-on attempts before the system locks you out. If you are locked out, you can go to forgot password or user link and follow the instructions. If you are still having problems, please call “MSB Online” support at (906)265-5131 or Toll Free at (877)906-5131, available Monday-Friday (except Federal holidays) 8:00 a.m. to 4:30 p.m. Central Time or on Saturday from 9:00 a.m. to 12:00 p.m.

Personal Electronic Banking Agreement

This Agreement applies to the Personal Electronic Banking services described below at which Miners State Bank (Bank) may provide to the Customer for use with accounts maintained by the Customer with the Bank. By using the online or mobile internet banking service, the Customer agrees to the terms and conditions of this Agreement, Bank’s Reg. E Disclosure, and such additional terms, conditions, limitations and restrictions contained in Customer’s Application(s), and Account Agreements as well as any changes that may be communicated by Bank to Customer from time to time. For purposes of the Agreement, “Customer” shall be the banking customer and “Bank” shall be the bank identified on the Application(s).

1. **Application.** Before using any Personal Electronic Banking service, Customer must complete the online sign in process and accept the terms and conditions agreement. Customer may then initiate Payment Orders, Debit Transfers and Intra-Bank Transfers (collectively “Transaction Requests”) to and from the deposit account(s). By accepting the Term and Conditions Agreement the customer is authorizing to initiate and confirm Transaction Requests and any changes in the Personal Electronic Banking services. The disclosure describes all applicable transaction limits, and other limitations and conditions on Customer’s use of each Personal Electronic Banking service, including any limitations established by Customer. Customer agrees to immediately notify Bank of any changes in the Authorized Persons or other information changes. The customer acknowledges that Bank may rely on the information provided by the

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Customer until Bank receives notice in writing and signed by Customer, of any changes in accordance with the provisions of this Agreement.

2. **Personal Electronic Banking Services.** Customer may use each Personal Electronic Banking service described below and which is selected by the customer.
 - **MSB Online.** Customer transmits Payment Order, Debit Transfer and Intra-Bank Transfer requests through the Internet to Bank using Customer's computer, Customer's ISP (Internet Service Provider) and internet browser software, Bank's internet web site and related software, and Bank's *MSB Online* services. Customer's use of *MSB Online* services shall be subject to the terms, conditions, policies and procedures described on Bank's web site and in the applicable User Guide or other instructional materials provided to Customer, in addition to the terms and conditions of the Agreement.
 - **Information Services.** Customer authorizes the disclosure of loan, deposit or other account information using this information service. Customer acknowledges and agrees that if any information obtained by Customer using an informational feature of these systems or any other information retrieval service conflicts with the records of the Bank, the records of the Bank shall control. Each Personal Electronic Banking service may only be used for the Authorized Account(s) designated on Customer's Application(s).
3. **Transaction Requests.** Subject to the terms and conditions of this Agreement, Bank will execute each Transaction Request issued in the name of the Customer using an approved Personal Electronic Banking service, in the amount and from and/or to an account (whether located at the Bank or at another financial institution) of Customer at Bank, all as specified in each Transaction Request, provided the request is (a) actually received by Bank; (b) identifies the Authorized Account from which it is to be paid; (c) does not exceed the Available Funds in the Authorized Account, or any applicable daily limits, or other restrictions or limitations established by Bank; (d) is authorized by Customer or satisfies one of the Security Procedures set forth below; (e) is accepted by Bank, and (f) complies with any other written instructions and restrictions set forth in the Customer's Application(s).
4. **Cancellation of Transaction Requests.** Customer may request cancellation of any Transaction Request ("Cancellation") provided the request is made in accordance with the Bank's regulations, and received by Bank before the related transaction is accepted, posted, made or transmitted by Bank. Cancellation requests must be made by a person the Bank reasonable believes is authorized to cancel a transaction on behalf of Customer. Bank shall use reasonable efforts to act on Cancellation requests but shall have no liability for failure to cancel a Transaction Request service and no obligation to adjust, cancel, reverse or stop payment or posting of a transaction, except to the extent permitted by applicable funds transfer system rules. *A \$25.00 per check stop payment fee will be charged.*
5. **Time of Receipt of Transaction Requests and Cancellations.** Customer acknowledges that Bank's deadline for receiving Transaction Requests and Cancellations is set at 2:45 p.m. CST. All requests must be received by Bank prior to the deadline for that Business Day. Requests received after the deadline will be treated as if they were received at the opening of the next

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Business Day. These deadlines are subject to change by Bank from time to time in Bank's sole discretion. For purposes of this paragraph, a Business Day is any weekday on which the Federal Reserve Banks are open for business.

6. **Transfer Limits.** During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the financial institution.
7. **Fees.** Fees for the specific Personal Electronic Banking Services requested by Customer will be set forth in Bank's fee schedule or appropriate disclosures. Customer agrees to pay such fees and charges and authorizes Bank to charge any of Customer's account for these fees and charges. Changes in fees will be communicated to the customer in accordance with this Agreement and federal regulations. ***We do not charge a Bill Payment Service Charge at this time.***
8. **Security Procedures.** Transaction Requests or Cancellations will be verified as being issued by Customer using one of the following security procedures.
 - ***MSB Online.*** The customer will set up their passwords, user name and 2 step verification for accessing the online banking systems (collectively "*MSB Online*") to initiate and authorize Transaction Requests and Cancellations and to access information about its accounts, all as further described below. Customer shall use the procedures as specified in the internet site or Users Guide, or other instructional materials provided to Customer, as in effect from time to time.
 - ***Bill Payment.*** Customer may use "*MSB Online*" to initiate bill payment transactions. Bill payment transactions are affected using both electronic and paper check payment systems, are not subject to a call back procedure or a Maximum Authorized Amount for any Business Day. Customer further acknowledges that the Bank may debit customer's Authorized Account to complete bill payment without customer's signature. At all times Customer shall remain solely responsible for scheduling bill payments in a timely manner and shall be responsible for late payment or finance charges that may be imposed as a result of customer's failure to do so.

Customer agrees to maintain the confidentiality of any passwords, usernames or user-specific codes issued in connection with this Agreement in order to prevent unauthorized access to accounts. In the event Customer discloses any of this information to another person that person will be deemed to be an Authorized Person under this Agreement and any transactions made will be deemed to be authorized transactions under the Electronic Funds Transfer Act. Customers using *MSB Online*, shall also maintain, update, and upgrade their Internet browser software on a regular basis as such updates and upgrades may become available from time to time. Bank will maintain reasonable security and control over any identification code, username, voice retrieval code or password assigned by Bank to Customer.

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9. **Changes In Security Procedures.** If Customer believes that any password or voice retrieval code has become known to any unauthorized person, the Customer shall notify Bank immediately. Bank will use reasonable efforts to terminate any passwords as soon as reasonable possible.
10. **Customer's Computer.** In order for Customer to use any Personal Electronic Banking Service requiring a computer, each computer must meet or exceed the specifications set forth in the User Guide. Customer is responsible for the installation, maintenance, and operation of customer's computer. Bank is not responsible for any computer virus or related problems that may be associated with the use of an online system.
11. **Recording and use of Communications.** Customer acknowledges and agrees that all telephone conversations and data transmission among Customer, Bank, or any third parties used by Customer or Bank to affect Personal Electronic Banking Services and their respective employees and agents may be recorded and retained by Bank and Bank's third party service providers by use of any reasonable means. Such data shall be used by Bank to provide the services contemplated by this Agreement and as provided in Bank's customer information policies, subject to applicable law.
12. **Warranty.** Bank represents and warrants that it has developed the Personal Electronic Banking Services (other than those portions furnished by third party vendors or service providers) and has the right to provide the Personal Electronic Banking Services to Customer. ANY SOFTWARE AND ITS ASSOCIATED DOCUMENTATION PROVIDED BY BANK ARE PROVIDED "AS IS". THIS WARRANTY IS IN LIEU OF ALL OTHER WARRANTIES, EXPRESSED, IMPLIED OR STATUTORY, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF QUALITY, PERFORMANCE, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NO THIRD PARTY MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF QUALITY, PERFORMANCE, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE. NO THIRD PARTY SHALL BE LIABLE FOR CONSEQUENTIAL, INDIRECT OR SPECIAL DAMAGES.
13. **Limitation of Liability.** Bank shall only be liable for Customer's actual damages to the extent Bank fails to exercise ordinary care in performing its obligations under the Agreement and then only to the extent such damages are recoverable under UCC Article 4A. Bank will be deemed to have exercised ordinary care if its actions or failure to act have been in conformity with Bank's prescribed procedures and such procedures do not vary unreasonably from general banking practices and are not specifically disapproved by any provision of the UCC Article 4A. Notwithstanding the foregoing, Bank shall not be liable for failing to detect any Customer error contained in any Transaction Request sent by or on behalf of Customer to Bank. BANK SHALL NOT BE LIABLE FOR ANY CONSEQUENTIAL, INDIRECT OR SPECIAL DAMAGES UNDER THIS AGREEMENT, EVEN IF BANK HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
14. **Acts of God.** Except as provided in UCC Article 4A, Bank will not be responsible for problems caused by circumstances beyond its control that prevent it from performing its obligations under this Agreement, including making a payment, despite reasonable precautions it has taken. Such circumstances include, but are not limited to, delays caused by payees or third

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parties, telecommunication outages, power outages, computer hardware or software failures, strikes or labor disputes, severe weather conditions, fires, floods, war or other violence, or any law, order, regulation, ordinance, demand, or requirement of any governmental agency.

15. General Terms.

- **Amendments.** Bank may amend this Agreement by mailing notice to you at least twenty-one (21) days before the effective date of the amendment.
- **Assignments.** Bank may assign its rights and delegate its duties under this Agreement as necessary to provide the services described in this Agreement.
- **Governing law.** This Agreement shall be governed by the laws of the state of Michigan.
- **Available Funds.** For purposes of the Agreement, "Available Funds" shall be the funds available for withdrawal from an Authorized Account, as determined in accordance with the deposit account agreement applicable to the Authorized Account and Bank's funds availability policy.
- **Beneficiaries.** This Agreement is for the benefit only of the undersigned parties hereto and is not intended to and shall not be construed as granting any rights to or otherwise benefiting any other person.
- **Entire Agreement.** This Agreement constitutes the entire agreement and understanding between Customer and Bank relating to the subject matter of this understandings between Customer and Bank relating to the subject matter of this Agreement. The terms and conditions of the Agreement are in addition to, and do not modify or otherwise affect, the terms and conditions of any agreement or arrangement between the parties.
- **Notices.** All notices and other communications provided for in this Agreement shall be in writing as the appropriate address indicated in Customer's User Guide, or if expressly permitted, by telephone at the numbers indicated in the User Guide or made available to Customer from time to time.
- **Passwords.** Passwords can include, but are not limited to *MSB Online* or *ATM/DEBIT* card codes.
- **Invalid Provisions.** If any provision of this Agreement is held to be illegal, invalid or unenforceable, that provision will be deleted and the remainder of the Agreement will remain in full force and effect. However, if allowed by law, the illegal, invalid, or unenforceable terms will be amended to the extent necessary to make such terms valid and enforceable.
- **Termination.** Either party may terminate this Agreement and related Personal Electronic Banking Services at any time upon giving written and signed notice of termination to the other party. If Customer terminates the services provided hereunder, it authorizes Bank to continue making transfers and bill payments that Customer has previously authorized and continue to charge all applicable fees until such time as the Bank has had a reasonable opportunity to act on Customer's termination notice. Once the Bank has acted upon Customer's termination notice, the Bank will make no further transfers or payments Customer may have previously authorized. If Bank elects to terminate Customer's Personal Electronic Banking Service then, the Bank is not liable for any losses related to payments not made as a result of termination, for example, recurring payments that are not made.

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- **Transaction Requests.** For purposes of this Agreement, “Transaction Requests” shall be Payment Orders, Debit Transfers and Intra-Bank Transfers using an approved Personal Electronic Banking Service.

THE MINERS STATE BANK
312 W. GENESEE ST., PO BOX 351
IRON RIVER, MI 49935
(906)265-5131

1203 RIDGE ROAD
HOUGHTON, MI 49931
(906)482-5131

49011 N. ROYCE RD.
HANCOCK, MI 49930
(906)482-7227

601 RIVER ST.
ONTONAGON, MI 49953
(906)884-4114

47 TRIMOUNTAIN AVE
SOUTH RANGE, MI 49963
(906)482-1170

Or call toll free
(877)906-5131

Member FDIC

The Miners State Bank
Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and The Miners State Bank and provides your request and consent to receive statements, notices, and documents for your Miners State Bank account(s) by electronic delivery. These electronic statements, notices, and documents are called "eStatements". This Agreement is in addition to the terms and conditions described in The Miners State Bank's Online Banking Disclosure and Electronic Fund Transfer Act Disclosure and corresponding Fee Schedule.

By clicking on "I Agree" below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the eStatements service you will receive your next statements, notices, and documents electronically only. By clicking "I Agree" you also demonstrate that you are able to open the sample statement which can be accessed by the link below.

ELIGIBILITY FOR eSTATEMENTS. You must be enrolled in our online banking product in order to sign up for and view eStatements. All account types for which the bank generates periodic statements are eligible for eStatements. For a statement, which contains the information for more than one account "Combined Statement," the lead account must be linked to online banking and enrolled in eStatements to allow display of the Combined Statement.

MULTIPLE ONLINE ID'S. eStatements can only be set up for an account under one online banking ID. If you wish for your eStatements notifications to go to more than one person for an account then that party must be set up on the Additional Recipients tab on the ID under which the account is established.

ACCESSING YOUR eSTATEMENTS. You will receive an email notification of all eStatements, which will allow you to log in to your eStatements using your online banking ID and password. Your eStatements are also accessible on the bank's online banking site upon login. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your eStatements.

- Computer with the capability to access the Internet
- Internet Browser that supports 128-bit encryption and is on the list of supported browsers. <http://info.netteller.com/go/Supported-Browsers>
- Adobe Acrobat Reader 6.0 or higher

Your statements and notices will be available to you online for 18 months. You will continue to have the option to request historical statements, for which fees may apply; please refer to the applicable account agreement and disclosures for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically you can contact us by phone at (877)906-5131 or by writing us at The Miners State Bank, Attn: Operations Department.

We will use our best efforts to deliver your eStatements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- a. Our website or The Miners State Bank Online banking is not working properly and you know or have been advised by us of the malfunction; or

b. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS. You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your eStatement. If you do not immediately report to The Miners State Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

EMAIL ADDRESS MAINTENANCE. It is your responsibility to notify us if you change your email address. You may update your email address by going to the eStatements tab in online banking, clicking on Email, and making changes to your information.

CHANGE STATEMENT DELIVERY METHOD. At any time and at no charge, you can change the way we send you eStatements by going to the eStatements tab in online banking, clicking on "Documents and Settings", and removing the checkmark from the All Account box or remove the checkmark from the account(s) you want to remove from eStatements. When you change your settings, the change will take place the next statement cycle.

CHANGES AND/OR TERMINATION. Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement at any time. When changes are made we will update this Agreement on online banking. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by de-enrolling in the eStatements service. Your continued enrollment in the eStatements service is your acceptance to the Agreement. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review this Agreement including The Miners State Bank's Privacy Policy from time to time in order to be aware of any such changes.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

THE MINERS STATE BANK
312 W. GENESEE STREET
IRON RIVER, MI 49935
(906)265-5131

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

Health Savings Accounts (HSA) - Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA - for example, getting additional cash back on an HSA debit card transaction - can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

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

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

MasterMoney Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM at NYCE, PLUS and CIRRUS.

using your MasterMoney Debit Card and your personal identification number (PIN) (as applicable) to:

- * withdraw cash from checking or savings

- transfer funds from checking or savings to savings or checking
- get balance information about checking, savings or line of credit
- ATM withdrawals limited to \$250.00 per balancing day. Point of Sale transactions limited to \$1,000.00 per balancing day.

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

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

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution
- recurring payments, such as satellite TV. However, to stop payment on recurring payments there is a \$40.00 per merchant fee imposed by MasterCard.

Netteller - types of transfers - You may access your accounts at www.theminersstatebank.com and using your User ID and password to:

- transfer funds from checking, savings or money market to line of credit, loans, checking, savings or money market
- make payments from checking, savings or money market to loans or line of credit
(Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)
- get balance information about checking, savings, certificate of deposit, line of credit or loans or money markets
- get withdrawal history about checking, savings, certificate of deposit, line of credit or loans or money markets
- get deposit history about checking, savings, certificate of deposit, line of credit or loans or money markets
- get transaction history about checking, savings, certificate of deposit, line of credit or loans or money markets

MSB BILLPAY/IPAY - types of transfers -

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

You may access this service to:

- make payments from your checking, savings and money market account(s) to make payments or transfers to third parties.
(Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)
- pay a person

My MSB - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your Netteller Username, Password, Personal identification number (PIN) and Responses to multifactor authentication questions. You may use this service to:

- transfer funds from checking, savings or money market to checking, savings, money market, loans or line of credit
- make payments from checking, savings or money market to checking, savings, money market, line of credit or loans
(Payments made by paper check to specified payees (as disclosed separately) will NOT be subject to these Electronic Fund Transfers Rules.)
- get balance information about checking, savings, line of credit, certificate of deposit or loans or money markets
- get withdrawal history about checking, savings, line of credit, certificate of deposit or loans or money markets
- get deposit history about checking, savings, line of credit, certificate of deposit or loans or money markets
- get transaction history about checking, savings, line of credit, certificate of deposit or loans, or money markets
- remote deposit capture - mobile deposit
- pay a person

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

ONLINE BANKING & MOBILE BANKING BALANCE INFORMATION: AVAILABLE BALANCE MAY INCLUDE YOUR OVERDRAFT PROTECTION.

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

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

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your savings or money markets account(s):

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

Option To Limit Cash Withdrawals - In addition to any dollar limitations for withdrawals that we may establish, you have the option to limit the amount of cash that can be withdrawn using your MasterMoney Debit Card to \$50 per day or some other amount acceptable to us.

Minimum account balance - We do not require you to maintain a minimum balance in any account as a condition of using an access device (card or code) to accomplish a transfer.

Documentation

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

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (877)906-5131 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s).

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

Preauthorized Payments

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

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

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

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

Financial Institution's Liability

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

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

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

Regulatory Authority

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated you should notify the MICHIGAN FINANCIAL INSTITUTIONS BUREAU at DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES, PO Box 30224, LANSING, MI 48909 and/or the FDIC at 300 S. RIVERSIDE PLAZA, CHICAGO, IL 60606.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

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

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

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

(2) Additional Limits on Liability for Mastercard® debit card. You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. (Mastercard is a registered trademark of Mastercard International Incorporated.)

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

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

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

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

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

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

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

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

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

The Miners State Bank
Customer Service
312 W. Genesee Street
Iron River, MI 49935
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday, Friday and Saturday
Holidays are not included.
PHONE: (906)265-5131 or (877)906-5131

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.

13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Other Terms

THE MINERS STATE BANK RESERVES THE RIGHT TO PLACE ANY MINERS STATE BANK MASTERMONEY DEBIT CARD IN RESTRICTED STATUS WITHOUT GIVING ADVANCED NOTICE IF FRAUDULENT ACTIVITY IS SUSPECTED OR REPORTED EITHER BY THE ACCOUNT HOLDER OR BY MASTERCARD.
MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST.

ONLINE BANKING & MOBILE BANKING BALANCE INFORMATION: AVAILABLE BALANCE MAY INCLUDE YOUR OVERDRAFT PROTECTION.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

What we do

How does THE MINERS STATE BANK protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does THE MINERS STATE BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • use your credit or debit card or give us your employment history • show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>THE MINERS STATE BANK does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>THE MINERS STATE BANK does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>THE MINERS STATE BANK doesn't jointly market.</i>

Other Important Information

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FACTS**WHAT DOES THE MINERS STATE BANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons THE MINERS STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does THE MINERS STATE BANK share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 877-906-5131 or go to www.theminersstatebank.com