

1st Source Bank Card Control Terms and Conditions

PLEASE CAREFULLY READ THE FOLLOWING TERMS AND CONDITIONS (THE "TERMS AND CONDITIONS") BEFORE AGREEING TO PARTICIPATE IN THE 1ST SOURCE BANK CARD CONTROL SERVICE (THE "SERVICE"). THIS IS A LEGAL AGREEMENT BETWEEN YOU AND 1ST SOURCE BANK (referred to herein as "the Bank", "us", "we" or "our") stating the terms and conditions that govern your use of the Service. These Terms and Conditions, together with the Electronic Banking Authorization & Disclosure and the Electronic Funds Transfer Notice of Disclosure and the other agreements and disclosures referenced in those documents which may be found in our website, collectively constitute the "Agreement" between you and the Bank with respect to this Service. By using this Service, you are signifying that you agree that the Service is provided subject to the terms of the Agreement, and that you agree to these terms. If you do not agree to the terms of the Agreement, do not use the Service. You must accept and abide by these Terms and Conditions as presented to you -- changes, additions, or deletions are not acceptable, and we may refuse access to the Service for noncompliance with any part of this Agreement.

Service

The Service is designed to allow you to temporarily or permanently disable your Resource Plus[®] debit card in the event it is misplaced, lost, or stolen. The Service may also be used to send transaction alerts via SMS (text message), email or push notifications. The Service is available in our Online Banking and Mobile App. The Service does not allow for the cancellation or discontinuance of authorized or pre-authorized debit card transactions or of usage of the Resource Plus debit card at ATM machines. It is not intended as a method for stopping payment on authorized or pre-authorized transactions. Should you wish to discontinue authorized or pre-authorized debit card transactions or use at ATM machines, or to stop payment on authorized or pre-authorized transactions, please contact Customer Service at 574-235-2000 Monday through Friday 8am to 8pm ET or Saturday 9am to 1pm ET.

Fees

We do not charge for use of the Service. However, in order to receive Transaction Alerts via SMS you must (i) have a SMS capable mobile device that is registered on a carrier network and (ii) be enrolled in a data plan that includes SMS capabilities. You acknowledge and agree that standard data plan rates and text messaging rates apply for each text message sent from and received by your mobile device as determined by your wireless service carrier. You are solely responsible for such charges and any other charges from your wireless service carrier. You should contact your wireless service carrier for complete pricing details.

Transactions Alerts

The alerts and controls you set through use of the Service may continue to apply, even if you delete the Mobile App or discontinue logging into Online Banking. Please contact us to discontinue the alerts and controls.

THE TRANSACTION ALERTS THAT ARE PROVIDED TO YOU THROUGH THIS SERVICE DO NOT AMEND, SUPPLEMENT, CHANGE OR REPLACE ANY OTHER NOTICE OR INFORMATION THAT YOU MAY RECEIVE IN CONNECTION WITH YOUR RESOURCE PLUS® DEBIT CARD ACCOUNT, INCLUDING, BUT NOT LIMITED TO, ANY INFORMATION PROVIDED TO YOU ON YOUR PERIODIC STATEMENT. YOU SHOULD CONTINUE TO REVIEW AND MONITOR THAT NOTICE, INFORMATION, AS WELL AS YOUR PERIODIC STATEMENT AS AND WHEN RECEIVED.

Eligibility

The Service is only available to individuals who own a Resource Plus® debit card that is in good standing and eligible for the Service, and who qualify for and use Online or Mobile Banking services. That said, we reserve the right to terminate your participation in the Service at any time and for any reason. You must adhere to the terms and conditions outlined in the various disclosures and agreements which make up the Agreement.

Amendment

We may amend these Terms and Conditions at any time by posting a revised version on our website. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Your use of the Service after a notice of change or after the posting of a revised version of these Terms and Conditions will constitute your agreement to such changes and revised version. Further, we may, from time to time, revise, update, upgrade or enhance the Service and/or related applications or material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate these Terms and Conditions as to all such prior versions of the Service, and/or related applications and material, and limit access to only the Service's more recent revisions, updates, upgrades or enhancements.

Availability of Service

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON- INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF THE SERVICE, AND OPERATION OF THE SERVICE MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. SOME STATES DO NOT ALLOW THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU TO THE EXTENT THEY ARE PROHIBITED BY STATE LAW.

You are responsible for monitoring your account activity, whether electronically or by checking your statements. Use of the Service does not override your responsibility to report unauthorized transactions in a timely manner as described in the Electronic Funds Transfer Notice of Disclosure. We assume no responsibility for failure of the Service to work in the expected manner.

Termination

If we have reason to believe that you have engaged in any of the prohibited or unauthorized activities or have otherwise breached your obligations described in these Terms and Conditions, or more generally in the Agreement, we may: terminate, suspend or limit your access to or use of the Service; notify law enforcement, regulatory authorities, impacted third parties, and others as we deem appropriate; refuse to provide the Service to you in the future; and/or take legal action against you. In addition, we, in our sole discretion, reserve the right to terminate the Agreement as it pertains to the Service, and access to or use of the Service for any reason or no reason and at any time. These remedies are cumulative and are in addition to the other rights and remedies available to use under the Agreement, by law or otherwise.

Data

By using the Service, you acknowledge and accept that we may collect and use technical data and related information, including but not limited to technical information about your device, system and application software, and peripherals, that is gathered periodically to facilitate the provision of software updates, product support and other services to you (if any) related to the Service. We may use this information to improve its products or to provide services or technologies to you. You also understand that full use of this Service requires you to have an account with us and that personally identifiable information may be collected by us in conjunction with your transactions, consistent with federal law and our privacy policy.

Limitation of Liability

YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE SERVICE MAY BE DELAYED, INTERRUPTED OR DISRUPTED FOR AN INDETERMINATE AMOUNT OF TIME DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICE, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS, INTERNET DISRUPTION OR OTHER REASONS. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICE THAT IS CAUSED BY OR ARISES OUT OF ANY SUCH DELAY, INTERRUPTION, DISRUPTION OR SIMILAR FAILURE. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, OR LOSS OF GOODWILL OR LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE SERVICE, OR THE WEBSITES THROUGH WHICH THE SERVICE OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM.

You agree that these Terms and Conditions and the Agreement as it pertains to the Service are the complete and exclusive statement of the agreement between you and the Bank with respect to the subject matter covered herein, sets forth the entire understanding between the Bank and you with respect to the Service, and the website or the app through which the Service is offered, and supersedes

any proposal or prior agreement, oral or written, and any other communications between you and the Bank. If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced. The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of these Terms and Conditions. Any terms which by their nature should survive, will survive the termination of these Terms and Conditions. If there is a conflict between these Terms and Conditions and other terms in the Agreement, then, with respect to the Service, these Terms and Conditions shall prevail. If there is a conflict between these Terms and Conditions or the Agreement, on the one hand, and something stated by an employee or contractor of ours (including but not limited to its customer care personnel) on the other, the terms of these Terms and Conditions and of the Agreement will prevail.

Notices to You

Subject to any applicable limitations stated in the Agreement, you agree that we may provide notices to you by posting it on our website, by sending you an in-product message within the Service or through the Online Banking or Mobile App.

Contact Us

If you have any questions about the Service, please visit 1stsource.com to send us a secure message or contact Customer Service at 574-235-2000 Monday through Friday 8 am to 8 pm ET or Saturday 9 am to 1 pm ET.