

## **Electronic Banking Authorization & Disclosure**

You are solely responsible for maintaining the confidentiality and security of your passwords and all other security and access information, security questions and answers, and account numbers ("Access Credentials") as well as of the User ID you use to access Online Banking, related services and your financial institution accounts whether at 1st Source Bank or other institutions.

You agree not to give or make available your Access Credentials or User ID to anyone whom you do not authorize to conduct transactions on your account. You are responsible for all activity through your account using Online Banking. 1st Source Bank will not be liable for any loss that you may incur as a result of someone else using your Access Credentials and User ID due to your intentional or unintentional conduct, including your negligence.

You must notify us immediately of any loss, theft or unauthorized use of your Access Credentials, User ID, or account or any other breach of security by calling 574-235-2000 or 800-513-2360.

Online Banking is for authorized users only, and is subject to monitoring to ensure proper functioning, to protect against improper or unauthorized use or access, to verify the presence or performance of applicable security features, and for similar purposes. This monitoring may result in the acquisition, recording, and analysis of all data (other than Access Credentials) being communicated, transmitted, processed, or stored in Online Banking in connection with a customer's account. If monitoring reveals possible evidence of criminal activity, this evidence may be provided to law enforcement personnel.

You understand that Internet email is not a secure transmission and can be read in transit by people other than the recipient. You agree not to include sensitive information such as account or social security numbers when communicating via email. If you need to communicate this information, please call the Bank at 1-800-513-2360 or 574-235-2000.

You understand and agree that each joint account holder is jointly and independently responsible for all Online Banking actions that affect your account. You agree that you have reviewed the security features for Online Banking and determined that these features, together with your own security measures, as required in the 1st Source Corporation Website Terms of Use Agreement, are adequate for your accounts.

You understand that the "account balance" posted in Online Banking under "Deposit Accounts" includes all transactions posted to your account from the previous business day. Subsequent debits or credits may be waiting to be posted to your account. These are "memo" transactions. In order to show a balance that is "available" and can be drawn against, our system adds "memo" credits to and subtracts "memo" debits from the "account balance." The result is the "available balance."

You understand that there could be debits or credits that are not displaying in your online account. It is your obligation to record and track all of your transactions.

You agree to become familiar with the information contained in all online help, including 1st Source Bank Online Banking and Online Banking Bill Payment Help, which can be reviewed online during your Online Banking session by clicking the "Help" link. Online Banking customer service representatives may provide assistance within the guidelines established by 1st Source Bank and are not authorized to change or add any terms and conditions.

You understand and agree that you are responsible for any loss or penalty that you may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.

You understand that there must be activity in your account conducted through Online Banking at least once every 180 days to keep your account active. If you do not login, your account will be deactivated, and you will lose the account history and any bill payment information that has been entered. If your account is deactivated and you wish to use Online Banking again at a later date, you will need to register as a new user.

You understand that in conjunction with your registering for Online Banking, 1st Source Bank may make available to you, either directly or through third parties, additional online services. You may choose to use one or more of these services at your option, but there is no obligation to use any of these services. To take advantage of these services, you understand that you will need to register for these services by clicking the appropriate link after you have logged in to your account. You understand that as a condition of providing these services, you must accept any additional applicable terms and conditions presented when you register for a service.

You agree to provide true, accurate, current and complete information about yourself and your accounts, and you agree not to misrepresent your identity or any information. You agree to keep your information up-to-date and accurate.

You agree not to use Online Banking for illegal purposes or for the transmission of material that is unlawful, harassing, libelous, invasive of another's privacy, abusive, threatening, or obscene, or that infringes the rights of others.

You are licensing to 1st Source Bank any information, data, passwords, materials or other content (collectively, "Content") you provide through or to 1st Source Bank. 1st Source Bank and its service providers may use, modify, display, distribute and create new material using such Content, but only to provide services to you. By submitting Content, you agree that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, 1st Source Bank and its service providers may use the Content for the purposes stated above. You agree that 1st Source Bank and its service providers may use aggregated customer data that does not identify you individually for their own business purposes.

You authorize 1st Source Bank and its service providers to access third party sites you designate, on your behalf, to retrieve information you request. You hereby authorize and permit 1st Source Bank and its service providers to use information you submit through Online Banking (including Access Credentials) to accomplish this and to configure the services so that they are compatible with the third party sites for which you submit your information. For all purposes hereof, you hereby grant 1st Source Bank and its service providers a limited power of attorney, and you hereby appoint 1st Source Bank and its service providers as your true and lawful attorneys-in-fact and agents, with full power of substitution and resubstitution, for you and in your name, place and stead, in any and all capacities, to access third party sites, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN ONLINE BANKING OR A THIRD PARTY SERVICE IS ACCESSING AND RETRIEVING INFORMATION FROM THIRD PARTY SITES, 1ST SOURCE BANK OR ITS SERVICE PROVIDER IS ACTING AS YOUR AGENT, AND NOT THE AGENT OF OR ON BEHALF OF THE THIRD PARTY. You agree that third party account providers shall be entitled to rely on the foregoing authorization, agency and power-of-attorney granted by you.

You agree that 1st Source Bank neither assumes any responsibility nor incurs any liability with respect to the acts, omissions or determinations of any such service providers or third party sites.

You acknowledge and agree that 1st Source Bank may not maintain the same security against unauthorized access to information as the third party sites from which certain services may be provided to you.

As an Internet-based service, it is not possible to prevent all technical or other difficulties in providing Online Banking. YOU ACKNOWLEDGE AND AGREE THAT ONLINE BANKING AND ALL AVAILABLE SERVICES ARE PROVIDED ON AN "AS-IS", "AS-AVAILABLE" BASIS. 1ST SOURCE BANK MAKES NO REPRESENTATIONS AND DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, FREEDOM FROM VIRUSES OR OTHER HARMFUL CODE, AS TO THE OPERATION OF, AND THE INFORMATION, CONTENT, MATERIALS, PRODUCTS OR SERVICES, INCLUDED ON, OR USEABLE THROUGH OR BY MEANS OF, ONLINE BANKING AND THIS WEBSITE. 1ST SOURCE BANK, ITS PARENT, SUBSIDIARIES AND AFFILIATES, AND THIRD PARTY SERVICE PROVIDERS, SHALL NOT BE LIABLE FOR ANY DAMAGES OR INJURY OF ANY KIND, INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL,

PUNITIVE AND CONSEQUENTIAL DAMAGES, ARISING FROM ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMMUNICATION LINE FAILURE, THEFT OR DESTRUCTION OR UNAUTHORIZED ACCESS TO, ALTERATION, LOSS, OR MISDELIVERY OF DATA, DOCUMENTS, COMMUNICATIONS, PERSONALIZATION SETTINGS OR INFORMATION. YOU EXPRESSLY AGREE THAT YOUR USE OF ONLINE BANKING AND AVAILABLE SERVICES ARE AT YOUR SOLE RISK.

### **Other Agreements and Disclosures**

Please read the agreements and disclosures listed below. We encourage you to print a copy of this information for your records.

[Bank-to-Bank Transfer Terms of Service and Popmoney User Agreement](#)

[e-Statement Terms & Conditions](#)

[Mobile Banking Terms and Conditions](#)

[Mobile Deposit Terms and Conditions](#)

[Agreement for Deposit Accounts - Consumer Accounts](#)

[Agreement for Deposit Accounts - Business Accounts](#)

[Electronic Funds Transfer Notice of Disclosure](#)

[Truth in Savings Disclosure](#)

[USA Patriot Act](#)

[Electronic Bill Payment Authorization & Disclosure](#)

[1st Source Corporation Website Terms of Use Agreement](#)

[Privacy Notice](#)

[Shared Access Terms and Conditions](#)