

Online and Mobile Banking Terms and Conditions Agreement

To continue the Online Banking registration process, you must accept the following Terms and Conditions.

This Agreement describes your rights and obligations as a user of the Online and Mobile Banking Service or the Bill Payment Service ("Service" or "Services"). It also describes the rights and obligations of Savers Bank. Please read this Agreement carefully. As an authorized account holder you must abide by the terms and conditions of this agreement, and those provided to you at account opening, in order to use this Service.

CUSTOMER DISCLOSURE AND AGREEMENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By selecting the "I Agree" button, you are (1) acknowledging your receipt of the information listed below, (2) agreeing that any contract you enter into with Savers Bank for the provision of certain Online and Mobile Banking Services, may be in electronic form, and (3) agreeing that certain information that may be delivered in connection with the Services may also be in electronic form.

You are also acknowledging receipt of the following information and agree that:

* We may provide you with this Agreement and any revisions and amendments thereto in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an agreement electronically that will govern all future transactions you conduct using the Service.

* We may provide you revisions and amendments to the Agreement and such other information, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the Service, electronically as a part of the Agreement or otherwise as a part of the Services. While you may print and retain a copy of the Agreement or any information provided to you in relation to the Service, we only provide these documents electronically.

* You have a right at any time to withdraw, without service charges, your consent to receive information electronically. However, because the Agreement and the Information are provided only in electronic format, your withdrawal of consent will terminate all the Services.

* If you wish to withdraw consent to receive information electronically, or to terminate the Services, you may call Savers Bank at 1-800-649-3036, or write a letter and send it to:

Savers Bank
Attention: Online Banking
PO Box 250
Southbridge, MA 01550

* You are able to access information that is provided in the same manner as the information and the Services via the Internet.

DEFINITIONS

The following definitions apply in this Agreement.

"Online Banking" is the Internet-based service providing access to your account(s) under the terms set forth in this Online and Mobile Banking Terms and Conditions Agreement

"Online Account" is a Savers Bank account from which you will be conducting transactions using this Service.

"Business Day" refers to Monday through Friday, 9:00 a.m. to 4:00 p.m. EST, excluding holidays as determined by Savers

Bank. All online transaction requests received after the Business Day, or on a non-Business Day, will be processed immediately, but will not post to accounts until the following Business Day in time and date order.

"Mobile Banking" refers to Online Banking and/or access to the Service through Savers Bank's iMobile app.

"iMobile App" refers to the mobile application downloaded to your mobile device or PC.

"Password" is a series of numbers and/or letters that you select after the initial sign-on that establishes your connection to the Service. Savers Bank will provide you with a code for use during the initial sign-on process.

"Payment Initiation Date" is the date you enter into Online Banking when setting up a bill payment.

"We," "us" "our" or "Savers Bank" refer to Savers Bank, which offers the Services provided under this Agreement and holds the accounts accessed by the Services.

HOURS OF OPERATION

The Services are generally available 24 hours a day, 7 days a week, except during special maintenance and upgrade periods. We will post a notice on our website if any of the services are unavailable.

USE OF YOUR SECURITY PASSWORD

The safety of our customers' accounts and account information is of paramount importance to Savers Bank. We go through great lengths to protect confidentiality and the security of your account and urge you to do the same. You agree not to allow anyone to gain access to the Services or to let anyone know your Password used with the Services. You agree to assume responsibility for all transactions initiated through the Services with your Savers Bank User ID, up to the limits allowed by applicable law. While Savers Bank continues to provide our customers with the level of online security, we believe necessary and appropriate, customers who share their User IDs and Passwords are giving up the full benefit of our security measures and legal protections to which they may be entitled. No Savers Bank representative will ever call and ask for your User ID or User Password.

IF YOUR PASSWORD HAS BEEN LOST OR STOLEN

If your Password has been lost or stolen, call Savers Bank immediately at 1-508-765-7216 or 1-800-649-3036, between 9:00 a.m. and 4:00 p.m. Monday through Friday, Thursday, 9:00 a.m. and 6:00 p.m. or Saturday 9:00 a.m. and 12:00 p.m. EST. Telephoning Savers Bank is the best way of minimizing your losses. You may also restore the security of your Service by immediately changing your Password. If you believe your Password has been lost or stolen and you notify us within two Business Days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your Password to conduct unauthorized electronic funds transfers without your permission. If you do NOT notify us within two Business Days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password to conduct unauthorized electronic funds transfers without your permission if you had told us, you could lose as much as \$500.00.

BANKING TRANSACTIONS WITH ONLINE AND MOBILE BANKING

In addition to viewing account information, you may use Online and Mobile Banking to conduct the following transactions:

- * Transfer funds among your linked checking, statement savings, money market, loan and line of credit accounts.
- * View account balances, account transaction history and statements.
- * Deposit Checks (Mobile Banking only).
- * Transfer money between your account at Savers Bank and your account at an institution outside of Savers Bank (Bank to Bank Transfer).

- * Transfer money to other Savers Bank account holders (Savers Bank to Savers Bank Account Transfer).
- * Pay bills to any businesses or individuals having a U.S. address.
- * Download account information to Quicken or QuickBooks (excludes Mobile Banking).
- * Deactivate/Reactivate your Savers Bank ATM or Debit Card.
- * Stop Payment Requests.
- * Money Management Tool.

New services may be introduced for Online and Mobile Banking from time to time. Savers Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

IF YOUR STATEMENT SHOWS TRANSFERS THAT YOU DID NOT MAKE

If your statement shows transfers that you did not make, notify Savers Bank immediately at 1-800-649-3036, or write a letter and send it to:

Savers Bank
Attention: Deposit Operations
PO Box 250
Southbridge, MA 01550

If you do not notify Savers Bank within sixty (60) days after the statement was mailed to you, you may not recover any money lost after the sixty (60) days which would not have been lost if Savers Bank had been notified in time.

ERRORS AND QUESTIONS

In case of errors or questions regarding an Online and Mobile Banking or Bill Payment transaction, you may call Savers Bank at 1-800-649-3036, or write a letter and send it to:

Savers Bank
Attention: Online Banking
PO Box 250
Southbridge, MA 01550

We must hear from you at the specified telephone number or address no later than sixty (60) calendar days after we sent you the first statement on which the problem or error appeared. We will need:

1. Your name and account number
2. A description of the error or the transfer in question, and an explanation concerning why you believe it is an error or need more information.
3. The dollar amount of the suspected error
4. The date on which it occurred

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) Business Days from your initial contact. We will notify you with the results of the investigation within ten (10) Business Days after you contact us and will correct any error promptly. If more time is needed, however, we may, at our sole discretion, take up to forty-five (45) calendar days to investigate a complaint or question. If this occurs, we will credit your account within ten (10) Business Days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within ten (10) Business Days from your original contact, we may not credit your account until the investigation is completed.

If your notice of error concerns a transaction that occurred during the first 30 days after the first deposit to the account was made, the applicable time periods are 20 Business Days in place of 10 Business Days and 90 calendar days in place

of 45 calendar days.

If we determined that no error occurred, we will send you a written notice within three (3) Business Days. You may request copies of the documents that were used in the investigation.

You agree that Savers Bank may respond to you by e-mail with regard to any claim of unauthorized electronic fund transfer related to the Service. Any such electronic mail sent to you by Savers Bank shall be considered received within three (3) Business Days of the date sent by Savers Bank, regardless of whether or not you sign on to the Service within that time frame.

LIMIT OF SAVERS BANK'S RESPONSIBILITY

Savers Bank agrees to make reasonable efforts to ensure full performance of Online and Mobile Banking. Savers Bank will be responsible for acting only on those instructions sent through Online and Mobile Banking which are actually received and cannot assume responsibility for circumstances over which the bank has no direct control. This includes but not limited to, the failure or malfunctions in communication facilities, which may affect the accuracy or timeliness of messages you send. Savers Bank is not responsible for any losses should you give incorrect instructions, or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service.

Any information you receive from Savers Bank is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. Savers Bank is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information, or for any investment or other decision made using this information.

Savers Bank is not responsible for any fees incurred for Internet access, or for any computer virus or related problems that may be attributable to services provided by any Internet access service provider.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online and Mobile Banking. Savers Bank will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

The limit of Savers Bank's liability shall be as expressly set forth herein. Under no circumstances will Savers Bank be liable in contract, tort, or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the Services, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

SAVERS BANK'S RESPONSIBILITY

Savers Bank will be responsible for your actual losses if they were directly caused by our failure to:

- * Complete an Electronic Funds Transfer as properly requested
- * Cancel an Electronic Funds Transfer as properly requested.

However, we will not be responsible for your losses if:

- * Through no fault of Savers Bank, you do not have enough money in your account to make the transfer,
- * Through no fault of Savers Bank, the transaction would have caused you to exceed your available credit,
- * Circumstances beyond our control (e.g., fire, flood, power outage, mail delivery delays, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken,
- * There is a hold on your account, or if access to your account is blocked in accordance with banking policy,
- * Your funds are subject to legal process or other encumbrance restricting the transfer,
- * Your transfer authorization terminates by operation of law,
- * You believe someone has accessed your accounts without your permission and you fail to notify Savers Bank immediately,
- * You have not properly followed the scheduling instructions, included in this Agreement, to make a transfer or the

Payee refuses the Service,

- * For the failure of any payee to correctly account for or credit the payment in a timely manner,
- * We have received incomplete or inaccurate information from you or a third party involving the account or transfer,
- * For changes to the payee's address or account number (unless you have advised us of the change within three (3) Business Days in advance), and/or
- * We have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring, or if you default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with us, or if we or you terminate this Agreement.

There may be other exceptions stated in this agreement and in other agreements with you. In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.

If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

ELECTRONIC MAIL (EMAIL)

If you send Savers Bank an electronic mail message through the Service, Savers Bank will be deemed to have received it on the following Business Day. Emails will be answered within a reasonable timeframe.

You should not rely on electronic mail if you need to communicate with Savers Bank immediately (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur).

You agree that Savers Bank may respond to you by electronic mail with regard to any matter related to the Service, including responding to any claim of unauthorized electronic funds transfer that you make. Any such electronic mail sent to you by Savers Bank shall be considered received within three (3) days of the date sent by Savers Bank, regardless of whether or not you sign on to the Service within that time frame.

ALERTS/MESSAGES

Your enrollment in Savers Bank Online and/or Mobile Banking includes enrollment to receive transaction alerts and notifications. Alerts are electronic notices from us that contain transactional information about your Savers Bank account(s). Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. Savers Bank reserves the right to terminate its Alerts service at any time without prior notice to you.

We may provide Alerts through one or more channels: (a) a mobile device, by text message, (b) a mobile device, by push notification; or (c) an email account, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Savers Bank provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or

prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside Savers Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Savers Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

OTHER AGREEMENTS

In addition to this Agreement, you and Savers Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online and Mobile Banking service or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you open your accounts at Savers Bank, including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures. We will automatically deduct any fees related to this Service from your Bill Pay Account each month. All terms and conditions of the disclosures provided to you at account opening, including but not limited to, the Truth in Savings, Regulation E Disclosure, Depositor's Agreement and Terms and Conditions apply to this Service.

MODIFICATIONS TO THIS AGREEMENT

Savers Bank may modify the terms and conditions applicable to either Service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

DISCLOSURE OF INFORMATION TO THIRD PARTIES/ PRIVACY POLICY

A copy of Savers Bank's Consumer Privacy Statement is available upon request at any of our branches, or can be mailed to you upon request by calling Savers Bank at 1-800-649-3036, or writing a letter and sending it to:

Savers Bank
Attention: Compliance Dept.
PO Box 250
Southbridge, MA 01550

You can also access our Policy online by clicking on the Privacy Policy link on the Savers Bank Website (www.saversbank.com).

INACTIVITY / TERMINATION

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We reserve the right to terminate this agreement and your access to Online and Mobile Banking privileges, in whole or in part at any time without prior notice for any reason; or if you do not pay any fee required by this Agreement when due, if you do not comply with the Agreement governing your deposit or loan accounts, or your accounts are not maintained in good standing. We will promptly notify you if we terminate this Agreement or your use of the services for any other reason.

If you do not access your Savers Bank accounts through Online/Mobile Banking for any (6) six-month period, Savers Bank reserves the right to discontinue your service without notice. Please note that your bill payment information will be lost if your service is discontinued.

To cancel the Online and Mobile Banking and/or Bill Payment Service, you must notify Savers Bank. Your notification should include your name, address and the effective date to stop the service(s). When Bill Payment is terminated, any pre-scheduled bill payments made through Online and Mobile Banking will also be terminated. Your final charge for the Bill Payment Service will be assessed at the end of your statement cycle. You may notify Savers Bank by one of the following methods:

- * By initiating a customer inquiry through our Web site
- * By calling 1-800-649-3036
- * By writing a letter and sending it to:

Savers Bank
Attention: Online Banking
PO Box 250
Southbridge, MA 01550

GOVERNING LAW

This Agreement is governed by the laws of the State of Massachusetts and applicable federal law(s).

FEE SCHEDULE

Savers Bank offers the benefits and convenience of the Online and Mobile Banking service to you at no monthly charge. Account research, stop payment charges and Bill Pay Services will be assessed at the rates listed in the Truth and Savings disclosure and deducted from your Bill Pay Account or another account you hold at Savers Bank.

These fees are subject to change. Savers Bank will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

ACCOUNT TO ACCOUNT TRANSFER

The Account to Account transfer service enables you to transfer funds between your Account(s) that you maintain with us on the one hand, and your Account(s) that are maintained by other financial institutions, on the other hand.

You represent and warrant that you are either the sole owner or a joint owner of the Eligible Transaction Account and the External Account and that you have all necessary legal right, power and authority to transfer funds between the Eligible Transaction Account and the External Account. If you are a joint owner of the Eligible Transaction Account, External Account, or both, then you represent and warrant that (i) you have been authorized by all of the other joint owners to operate such Accounts without their consent (including without limitation to withdraw or deposit any amount of funds to such Accounts or to even withdraw all funds from such Accounts); and (ii) we may act on your instructions regarding such Accounts without liability to such other joint owners. Further, you represent and warrant that the External Account is located in the United States.

When we receive a Transfer Instruction from you, you authorize us to (i) debit your Eligible Transaction Account and remit funds on your behalf to the External Account designated by you and to debit your applicable Account or to (ii) credit your Eligible Transaction Account and remit funds on your behalf from the External Account designated by you and to debit your applicable Account. You also authorize us to reverse a transfer from the applicable Account if the debit is returned from the other Account in the transaction for any reason, including but not limited to nonsufficient funds.

We will use reasonable efforts to make all your transfers properly. However, we shall incur no liability if we are unable to complete any transfers initiated by you because of the existence of any one or more of the following circumstances:

- * If, through no fault of ours, the Eligible Transaction Account or External Account does not contain sufficient funds to complete the transfer or the transfer would exceed the credit limit of your overdraft account;
- *The Account to Account Transfer Service is not working properly and you know or have been advised by us about the malfunction before you execute the transaction;
- *The transfer is refused as described in Section 10 (Refused Transfers) below;
- *You have not provided us with the correct information, including but not limited to the correct Eligible Transaction Account or External Account information; and/or,
- *Circumstances beyond our control (such as, but not limited to, fire, flood, network or system down time, issues with the financial institution(s), or interference from an outside force) prevent the proper execution of the transfer and we have taken reasonable precautions to avoid those circumstances.

It is your responsibility to ensure the accuracy of any information that you enter into the Account to Account Transfer Service, and for informing us as soon as possible if you become aware that this information is inaccurate. We will make a reasonable effort to stop or recover a transfer made to the wrong Account once informed, but we do not guarantee such recovery and will bear no responsibility or liability for damages resulting from incorrect information entered by you.

There are limits on the amount of money you can send or receive through our Account to Account Transfer Service. Your limits may be adjusted from time-to-time in our sole discretion. You may have the ability to log in online banking to view your individual transaction limits. We also reserve the right to select the method in which to remit funds on your behalf through the Account to Account Transfer Service, and in the event that your Eligible Transaction Account is closed or otherwise unavailable to us the method to return funds to you.

You may cancel a transfer at any time until it begins processing (as shown in the Account to Account Transfer Service). We will, to the extent permitted by law, make reasonable attempts to return any unclaimed, refused, refunded, prohibited, or denied transfer to your Account that we debited for the funds transfer. If this is unsuccessful (for example, the Eligible Transaction Account has been closed) we will make reasonable attempts to otherwise return the funds to you.

We reserve the right to refuse any transfer. As required by applicable law, we will notify you promptly if we decide to refuse to transfer funds.

The Account to Account Transfer Service is offered only to individual residents of the United States who can form legally binding contracts under applicable law. Without limiting the foregoing, the Account to Account Transfer Service is not offered to minors unless the minor is using an Eligible Transaction Account in the name of the minor with a parent or guardian as a co-signor or guarantor. By using the Account to Account Transfer Service, you represent that you meet these requirements and that you agree to be bound by this Agreement.

The following types of transfers are prohibited through the Account to Account Transfer Service, and we have the right but not the obligation to monitor for, block, cancel and/or reverse such transfers:

- *Transfers to or from persons or entities located in prohibited territories (including any territory outside of the United States); and
- *Transfers that violate any law, statute, ordinance or regulation; and
- *Transfers related to: (1) tobacco products; (2) prescription drugs and devices; (3) narcotics, steroids, controlled substances or other products that present a risk to consumer safety; (4) drug paraphernalia; (5) ammunition, firearms, or firearm parts or related accessories; (6) weapons or knives regulated under applicable law; (7) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity; (8) goods or services that are sexually oriented; (9) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (10) goods or services that defame, abuse, harass or threaten others; (11) goods or services that include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or discourteous; (12) goods or services that advertise, sell to, or solicit others; or (13) goods or services that infringe or violate any copyright, trademark, right of publicity or privacy, or any other proprietary right under the laws of any jurisdiction; and

*Transfers related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or dog racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes; and

*Transfers relating to transactions that (1) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or multi-level marketing programs, (2) are associated with purchases of real property, annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (3) are for the sale of items before the seller has control or possession of the item, (4) constitute money-laundering or terrorist financing, (5) are associated with the following "money service business" activities: the sale of traveler's checks or money orders, currency dealers or exchanges, or check cashing, or (6) provide credit repair or debt settlement services; and

*Transfers relating to tax payments and court ordered payments.

Except as required by applicable law, in no event shall we be liable for any claims or damages resulting from your scheduling of prohibited transfers. We encourage you to provide notice to us above of any violations of the Agreement generally.

USE OF GOOGLE MAPS

You agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at http://www.maps.google.com/help/legalnotices_maps.html, or other URLs as may be updated by Google.

ADDITIONAL TERMS AND CONDITIONS FOR MOBILE DEPOSIT

Once established in Mobile Deposit, you may use the services to deposit checks into your account(s) with Savers Bank, subject to the terms of this agreement. Checks deposited through the services will be converted to image items for processing. The services are subject to transaction limitations and the Funds Availability and Truth-In-Savings disclosures that apply to your account. Deposits made by Mobile Deposit do not fall under the standard provisions of Regulation CC – Expedited Funds Availability Act. As such, longer hold periods may apply. You agree to receive notice of extended hold times via the e-mail address currently on file. Unless otherwise notified, checks deposited through Mobile Deposit will be available the business day following the day of deposit, based on the cut off schedule below. All deposits are subject to verification and can be adjusted upon review.

Each check must be deposited separately. No check may exceed \$3,500.00. Total daily deposit may not exceed \$3,500.00. Lower limits may apply for newer accounts.

Services are generally available 24 hours per day, 7 days per week. However, cut off times for check deposits will affect their availability. Checks deposited before 4:00pm Eastern time, on a business day (defined for Mobile Deposit as Monday through Friday), will be considered to be deposited today. Checks deposited after this time, will be considered to be deposited on the next business day. Checks deposited on Saturday, Sunday, or a legal holiday, will be considered deposited on the next business day.

You agree to properly endorse each check prior to submitting such check through the use of the services. In addition to your signature, the following phrase must be included below your signature: For Mobile Deposit at Savers Bank Only. All deposits are subject to verification and can be adjusted upon review.

You agree that no check deposited to Savers Bank shall cause funds to be debited more than once from the account of the maker. You agree that the original check, a duplicate check image, or any copy of the original check or check image will not be deposited by you under any circumstances with any other financial institution.

We can accept checks payable to you and to a joint account holder and drawn on a U.S. bank. We cannot accept checks payable to a business. Travelers checks are not accepted through Mobile Deposit. Checks cannot be postdated or stale dated (more than 6 months old).

You agree that checks scanned through the use of the services will not be: (1) prohibited by, or received in violation of, any law, rule or regulation; (2) substitute checks, or previously returned checks; or (3) known or suspected (or should have known or suspected) as fraudulent or otherwise authorized by the owner of the account on which the check is drawn.

You agree and understand that any credit to your account using Mobile Deposit is provisional. If a check deposited through Mobile Deposit is dishonored, rejected, or otherwise returned as unpaid by the paying bank, you agree that an original check will not be returned to you, but that we will charge back the amount of the original check and provide you with an image of the original check, a paper reproduction of the original check or a substitute check. You will be subject to any fees connected with your account and outlined in other account disclosures.

You agree to safely retain the original check for at least 30 calendar days. If the check is returned from the paying bank, you will be notified. After the 30 days, and should you receive no notification that the check has been returned, you can destroy the original check. You are fully responsible for the proper destruction of the check. You agree to destroy and dispose of the original check with a high degree of care, and ensure that the original check is not available to any unauthorized persons during the storage, destruction and disposal process.

Once an image item is captured, the system will display a response of either "Deposit pending" or "Deposit failed" with defined actions you should take. We reserve the right to adjust your deposit after you have submitted it for processing. Adjustments are limited to accepting the deposit as scanned or to rejecting the deposit.

If after review, a deposited check is rejected, you will see this message in your deposit history. We will also send you a message via the e-mail address currently on file, explaining why the check was rejected.

The bank reserves the right to terminate any or all of this service immediately should you breach any part of this agreement. We are also permitted to terminate any or all of the services immediately if we are no longer able to provide such services. Your use of the services constitutes your acceptance of this agreement.

FINGERPRINT LOGIN FOR MOBILE BANKING

Fingerprint Login is an optional fingerprint sign-in method for Savers Bank Mobile Banking that may be available for certain mobile devices that have a built-in fingerprint scanner. To use Fingerprint Login, you will need to first save your fingerprint on your mobile device (for more help with fingerprint scanning, contact the manufacturer that supports your mobile device). Fingerprints are stored on your device only and Savers Bank never sees or stores your fingerprint information. You acknowledge that by enabling Fingerprint Login, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information within Savers Bank Mobile Banking. Savers Bank reserves the right to suspend or disable this feature at any time. Fingerprint Login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your fingerprint, you can sign in using your standard login credentials (e.g. password). To use Fingerprint Login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Fingerprint Login anytime within Savers Bank Mobile Banking.