

Online Banking Service Agreement and Disclosure Statement

Last amended 7/24/2017

By filling out an electronic banking registration form to subscribe to Online Banking and related services offered by Skyline National Bank (“Bank”, “we”, “us”, or “our”) as described in this Service Agreement and Disclosure Statement, you (the account holder or authorized signer) agree to the terms and conditions of this agreement. Each person who signs the Bank’s signature card for the account, or is referenced on the Bank’s records as an owner of the account is jointly and severally liable for all transactions initiated through Skyline National Bank’s Online Banking service, including overdrafts, even if the customer did not participate in the transaction which resulted in the overdraft.

Please carefully read this entire agreement and keep a copy for your records. By pressing the “ACCEPT” button, you agree to the terms and conditions as set forth in this Agreement. If you decide not to agree to the terms and conditions, you should exit this site.

Each time you use Skyline National Bank’s Online Banking service constitutes confirmation by you of your agreement to and the understanding of the terms of this agreement, including any applicable modifications. This agreement is in addition to all other agreements we may have with you including your signature cards or account agreements for your Deposit Account(s) and/or Loan Agreement(s).

Skyline National Bank may change the information or products mentioned on this site at any time without notice. Information about products and services are provided for informational purposes only.

While Skyline National Bank makes reasonable effort to provide accurate information; it assumes no responsibility for accuracy. Some information provided to you through this website may contain technical or other inaccuracies or omissions, typographical errors, and may become outdated.

Access to Online Banking

Online Banking services are available to you for your convenience 24 hours a day, 7 days a week. However, due to system maintenance, some or all of Skyline National Bank’s Online Banking services may be down at any time or for periods of time. We will attempt to provide prior notice of such interruptions; however, we cannot guarantee that such notice will always be possible.

To access the Online Banking service, you must have an account at Skyline National Bank, access to Internet service, an e-mail address, an Access ID and a Password. Online Banking can only be used to access Skyline National Bank accounts on which you are designated as an account owner or signer. Access to your accounts through Online Banking will be based upon the identification of users and authority levels specified in your Account Agreement. We undertake no obligation to monitor transactions through Online Banking or Bill Pay to determine that they are made on behalf of the accountholder.

Skyline National Bank’s website requires a personal computer with access to the Internet and a web browser with 128-bit encryption.

All electronic communications that we receive from you on the Skyline National Bank’s website will be deemed valid, authentic, and binding obligations. You agree that these electronic communications will be the same as your written and signed paper communications, and shall be deemed for all purposes to have been signed and to constitute an original when printed from electronic files or records established and maintained in the normal

course of business. You agree that electronic copies of communications are valid and you will not contest the validity of transactions.

Intended Usage

Use of this service is restricted to authorized users. You agree to use Skyline National Bank's Online Banking services solely for the purpose intended. If any unauthorized or illegal activity is suspected or detected, system records may be provided to the necessary law enforcement officials.

You may use this service to:

1. Transfer funds between any Deposit Accounts, such as Checking, Savings, or Money Market;
2. To receive and view balance and transaction information;
3. Export your statement information into Microsoft Money, Quicken or Quickbooks. The current year version plus the prior 2 years versions are available for Quicken or Quickbooks;
4. To make loan payments;
5. You may make arrangements for one time, on demand transfers or loan payments or make scheduled transfers to occur in the future or on a recurring basis;
6. To receive eStatements.

Business Days

Everyday is a business day, except Saturdays, Sundays and federal holidays.

Use of Your Access ID and Password

All Skyline National Bank Online Banking transactions or inquiries must be initiated by the use of your Skyline National Bank Online Banking Access ID and Password. You agree to keep your Access ID and Password confidential to prevent unauthorized access to your accounts. We recommend that you memorize your Access ID and Password.

You agree to not give your Access ID and Password to any unauthorized persons. No Bank employee will ever ask for your password.

USE OF THE ACCESS ID AND PASSWORD BY YOU OR BY ANY OTHER PERSON WITH YOUR AUTHORIZATION WILL BE CONSIDERED THE SAME AS YOUR WRITTEN SIGNATURE AUTHORIZING US TO COMPLETE ANY TRANSACTION COMMUNICATED THROUGH SKYLINE NATIONAL BANK'S ONLINE BANKING SERVICE.

Your password should not be associated with any commonly known personal identification, such as social security numbers, birthdays, names of children, or other codes that may be easy for others to determine as your password. Your Access ID and Password should not be written down. In addition, you must make sure that no one is physically watching when you enter your password. If you're logged into the service, be sure to log off of the service and exit the browser when you leave the computer unattended. Your session will be automatically terminated after 20 minutes of inactivity. You agree to assume responsibility for all transactions up to the limits allowed by applicable law.

Password Guidelines:

- Skyline National Bank controls the minimum and maximum length of passwords. The shortest minimum allowed is 8 characters, and the longest maximum is 17 characters.
- We require passwords to contain at least 1 upper case letter, 1 lower case letter, 1 symbol, and 1 numeric character.
- The Bank DOES NOT have access to the Customer's personal password. Customer Service has the ability to issue a new password in the event a Customer has forgotten their current password or has been locked out due to 3 invalid login attempts. You can click the "Forgot Password" link to obtain your current password. Your password will be sent to the e-mail address on file. As with the initial password, any password issued by the Bank must be changed by the Customer at the next login.

Fees

Access to Skyline National Bank's Online Banking and Bill Pay services are free of charge. However, other normal fees and charges will be assessed at Skyline National Bank's then current rates.

These fees are subject to change. Skyline National Bank will send notice to you in writing regarding any fee changes.

Consumer Liability

Tell us AT ONCE if you believe your password has been lost, stolen or compromised or you believe there has been an unauthorized transfer. Telephoning is the best way of keeping possible losses down. Call Skyline Support at (276) 773-2811 or toll free at 1-866-773-2811. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50.00 if someone uses your password without your permission.

If you do **not** tell us within 2 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 without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers or bill payments that you did not make, tell us **AT ONCE**. If you do not tell us within 60 days after the statement was sent 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 had you told us in a timely manner.

If extenuating circumstances (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods for a reasonable period to take into account the period of the extenuating circumstances.

Electronic Services Error Resolution

In case of errors or questions about your electronic transfers or bill payments, call us at (276) 773-2811 or toll free at 1-866-773-2811 or write, Skyline National Bank; Attn: Account Services; P. O. Box 186; Independence, VA 24348.

Please inform us as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

In all correspondence, please:

1. Include your name and account number;

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send 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 or bill payment 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 or bill payment involved a new account) to investigate your complaint or question. If we decide to extend the time, we will credit your account within 10 business days (20 business days if the transfer or bill payment 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 you already have an established account with us before this account is opened.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You will also have to pay us back for the amount we credited to your account during the period we investigated your claim. You may ask for copies of the documents that we used in our investigation.

Please examine your statement promptly and immediately advise us of any errors. If no error is reported within 60 days, the statement will be considered correct.

Statements

You will continue to receive your regular account statement.

Transfer of Funds

You may use your Password to make an unlimited number of transfers each day from your Checking Account. Federal Regulations limit the number of transfers you may make from a Money Market Account, Personal Money Market Account or Money Market Silver Account to a maximum of 6 preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. You may make six (6) withdrawals from your Savings Account each four (4) week or similar period, including automated teller machine (ATM) transactions.

If you make a transfer through our Online Banking service before 5:00 p.m. ET on a business day, we will consider that to be the day of your transfer. However, if you make a transfer after 5:00 p.m. ET or on a non-business day, we will consider that the transfer was made on the next business day we are open.

Receipt for Transfer of Funds

You will be provided a confirmation number as your receipt for each transfer. Please print or write down this number when you receive it. It helps us resolve any questions you may have concerning your transactions.

Liability for Failure to make Transfers and Bill Payments

It is our responsibility to process all transfers and bill payments properly initiated through the Online Banking service in accordance with this Agreement. We will use reasonable efforts to comply with your instructions promptly and properly. However, Skyline National Bank shall incur no liability if we are unable to complete any requests, payments or transfers initiated by you because:

1. Through no fault of ours, you do not have enough available money in your account to make the transfer or bill payment; or
2. If the payment or transfer would go over the credit limit of any account; or
3. Your account has been closed or a hold has been placed on your account; or
4. A legal order directs us to prohibit withdrawals from your account(s); or
5. You, or anyone you allow, commits any fraud or violates any law or regulations; or
6. Your equipment or ours was not working properly and the breakdown should have been apparent to you when you started the transaction; or
7. You have not properly followed the instructions for operating the software or equipment, or for initiating a transfer or bill payment; or
8. You have not given complete, correct, and current instructions on how to make a transfer or bill payment; or
9. You do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due; or
10. You have not provided the correct name, address, phone number, or account number for the payee; or
11. A timely bill payment is made, but the payee does not credit your payment promptly after receipt; or
12. Circumstances beyond our control (e.g., fire, flood, power outage, equipment or technical failure or breakdown) prevent the transaction, despite reasonable precautions that we have taken; or
13. Delays in postal delivery; or
14. You default under any agreement with us, or if you terminate this Agreement.

There may be other exceptions not specifically stated in our agreement with you.

The account balances shown on Online Banking may not reflect your balance due to deposits that may be in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. The balance will show the most current as of date.

Bill Payment

You must have established Online Banking with Skyline National Bank and you must have a checking account in order to use Skyline National Bank's Bill Pay service.

You may use our Bill Pay service to make one-time, future-dated, and recurring payments from your Checking Account. Payments cannot be made from a Savings Account.

For additional Bill Payment details, click the link "View the Terms & Conditions". This link is located in the Bill Payment tab of your online account.

We recommend that all payments be scheduled at least 4 business days in advance of the due date. When you have entered and transmitted a payment instruction through our Bill Pay service you authorize us to reduce the balance in your checking account accordingly.

Skyline National Bank reserves the right to reject or reverse a bill payment request if you fail to comply with any terms of this agreement. If you do not have sufficient funds in your account you will be charged the current NSF/Overdraft fee as previously disclosed in your account agreements.

Receipt for Bill Payment

You will be provided a confirmation number as your receipt for bill payment. Please print or write down this number when you receive it. It helps us resolve any questions you may have concerning your transactions.

Bill Pay Support

For Bill Pay support, please call 1-855-850-5991 between the hours of 7:00 a.m. to 1:00 a.m. ET seven days per week.

Canceling or Changing Transfers

You may cancel or change any transfer or scheduled payment (including recurring payments) by following the instructions within the application. There is no charge for canceling or changing a transfer or scheduled payment.

Transfers

- In order to cancel or change a scheduled transfer, you must access your account by signing into Online Banking and accessing the transfer list.
- You cannot cancel or change a one-time immediate transfer after it has been submitted in Online Banking and the information has been transmitted to us.
- Scheduled and recurring transfers can be canceled or changed prior to 5:00 p.m. ET on the bank business day the transfer is scheduled to be made.

Electronic Mail (E-mail)

If you send Skyline National Bank an electronic mail message, Skyline National Bank will be deemed to have received it on the following business day. Skyline National Bank will have a reasonable time to act on your e-mail.

You should not rely on electronic mail if you need to communicate with Skyline National 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 should call us at (276) 773-2811 or 1-866-773-2811 or stop by one of our locations.

Inactivity/Termination

We may terminate this Agreement and your use of Online Banking and Bill Pay services at any time without cause or prior notice. This Agreement and your use of the available Internet services will be terminated automatically if your account(s) are closed or access to your accounts is restricted for any reason. The Bank

reserves the right to terminate this Agreement if the service is not used for a period of 180 days. This Agreement and your use of Online Banking services may be terminated at any time without prior notice due to insufficient funds in one of your accounts or in other circumstances that may create liability for us. After termination on the basis of insufficient funds, you may again enroll once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. We reserve the right to temporarily suspend Online Banking services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your Access ID or Password as an indication of attempted security breach. Termination of the services does not affect your obligations under this Agreement with respect to occurrences before termination.

To cancel the Online Banking service, you must notify Skyline National Bank and provide your name, address, and the effective date to stop the service. You may notify us by one of the following methods:

1. By initiating a customer inquiry through our Website Contact Us.
2. By calling us at (276) 773-2811 or 1-866-773-2811, 8:00 a.m. to 7:00 p.m. (Eastern Time) Monday through Friday, or 8:00 a.m. to 12:30 p.m. on Saturdays.
3. By writing a letter and either sending it to the following address or giving it to a Customer Service Representative at any Bank location:

Skyline National Bank
ATTN: Skyline Support
P.O. Box 186
Independence, VA 24348

Skyline National Bank will not be liable for any payments made using the Bill Pay service until the Bank has a reasonable time to act on your termination notice.

If you use Online Banking for a Business Account

You agree that Skyline National Bank will not be responsible or liable to you in any way if information is intercepted by an unauthorized person, either in transit or at your place of business. You agree to 1) Keep your Access ID and Password secure and strictly confidential, providing it only to authorized signers on your account(s); 2) Instruct each person to whom you give your Access ID and Password that he or she is not to disclose it to any unauthorized person; and 3) Immediately notify us and select a new Access ID and Password if you believe your Access ID or Password may have become known to an unauthorized person. We may suspend or cancel your Access ID and Password even without receiving such notice from you, if we suspect your Password is being used in an unauthorized or improper manner

By using Online Banking, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by any instructions issued by a person with your Access ID and Password regardless of whether that person was actually authorized or unauthorized to issue those instructions which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we had a reasonable opportunity to act on such notice).

You agree that by granting Online Access, you will be allowing a sole user access to transfer funds, pay bills using the Bill Pay feature, view account transactions, and balances. That user will automatically have access to all accounts that are linked to your Online Banking service. That user may also disclose the method of accessing your account information and engaging in account transactions to one or more other persons you

have not authorized or enable improper access to or use of your accounts by others. We will not be responsible for this. Two or more signatures required on accounts will not apply to Online Banking services or transactions. If the user is no longer a person actually authorized on your bank accounts, you have the obligation to inform Skyline National Bank of the new individual or individuals with such authority. Until such time, together with reasonable opportunity to act on it we will be entitled to rely on the user you have authorized in the past even though that user no longer has actual authority. Such notice must be given on a separately written form and signed by the proper officer of the business; notices may be given to other departments by calling Skyline Support at (276) 773-2811 or toll free at 1-866-773-2811. You may also write to us at: Skyline National Bank; ATTN: Skyline Support; P.O. Box 186; Independence, VA 24348

Skyline National Bank will have no liability to you for unauthorized payments and transfers made using the Access ID and Password assigned that occur before you have notified us of possible unauthorized use and we have had a reasonable opportunity to act on that notice.

Modifications to this Agreement

Skyline National Bank may modify the terms and conditions applicable to the Online Banking service from time to time. You will be notified of changes, either through use of the Online Banking service via a secure message or notice of amendment posted on our website at www.skylinenationalbank.com. Your continued use of this service will constitute your agreement to the changes.

No Liability in Connection with Your Site Access/Use

Skyline National Bank or the service providers will not be responsible for any direct or indirect, special, consequential, economic or other damages arising in any way due to the installation, use, or maintenance of the equipment, software, the online access service or Internet browser or access software. Skyline National Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage all of our customers to scan their computer with a reliable virus protection product to detect and remove any viruses.

Our Liability for Failure to Stop Payment of certain Preauthorized Transfers

If you order us to stop one of these payments 3 business days or more before the payment is scheduled, and we do not do so, we will be liable for your proximately caused losses or damages.

Limitation of Warranty and Liability

EXCEPT AS OTHERWISE SPECIFICALLY PROVIDED IN THIS AGREEMENT OR AS REQUIRED BY LAW: (1) WE ASSUME NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MIS-DELIVERY OR FAILURE TO STORE ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS; AND (2) YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE ONLINE BANKING SERVICE IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE ONLINE BANKING SERVICE IS DOWNLOADED OR OBTAINED AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA.

EXCEPT AS EXPRESSLY SET FORTH ON THE WEBSITE OR IN THE AGREEMENT, YOU AGREE THAT OUR ON-LINE BANKING SERVICE IS PROVIDED AS IS, WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR

THIRD PARTY RIGHTS, AND WE MAKE NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE ONLINE BANKING SERVICE, THE ACCURACY OF ANY INFORMATION RETRIEVED BY US FROM THE ACCOUNTS OR THAT THE ONLINE BANKING SERVICE WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE.

WE WILL NOT BE LIABLE FOR ANY DIRECT DAMAGES EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THIS AGREEMENT AND WE WILL NOT BE LIABLE UNDER ANY CIRCUMSTANCES FOR INDIRECT OR INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM THE USE OF OR THE INABILITY TO USE THE ONLINE BANKING SERVICE, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY US FROM THE ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE ONLINE BANKING SERVICE, ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER'S TRANSMISSIONS OR DATA OR FOR THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF WE HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Indemnification

You agree to indemnify, defend and hold harmless, us and our affiliates, partners, officers, directors, employees, consultants and agents from any and all third party claims, liability, damages and/or costs (including, but not limited to, attorney fees) arising from your use of the Online Banking service, our reliance on the information, instruction, license and/or authorization provided by you under or pursuant to this Agreement, your violation of the terms or your infringement, or infringement by any other user of your account at our web site, of any intellectual property or other right of any person or entity.

Miscellaneous

You agree that our rights and remedies arising out of any breach of your representations and warranties in this Agreement, the limitations on our liability and our rights to indemnification under this Agreement are continuing and shall survive the termination of this Agreement, notwithstanding the lack of any specific reference to such survivability in these provisions. Our failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of our right to subsequently enforce such provision or any other provisions of this Agreement.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia, without giving effect to its conflict of laws provisions or your actual state or country of residence. If for any reason a court of competent jurisdiction finds any provision or portion of the terms to be unenforceable, the remainder of the terms will continue in full force and effect.

Accepting the Terms and Conditions of this Agreement

The most current version of this Agreement as it appears on our website, including any amendments that we may make from time to time, constitutes the entire agreement between us, and supersedes and replaces all other agreements or understandings, whether written or oral, regarding the Online Banking service. This Agreement may be amended, or any of our rights waived, only if we agree in writing to such changes, or you continue using the Online Banking service following notice of any changes proposed by us. All notices to you shall be in writing and shall be made either via e-mail, conventional mail or messages delivered through the Services, at our discretion. All notices to us must be made in writing and sent to us at Skyline National Bank;

Attn: Skyline Support; P. O. Box 186; Independence, VA 24348, via registered or certified mail. This Agreement is personal to you and you may not assign it to anyone.

Upon use of this Website, you accept the terms and conditions of this Agreement. This Agreement is in addition to your signature card, our "Deposit Account Agreement", "Electronic Funds Transfer Agreement and Disclosure", "Funds Availability Disclosure", "Truth in Savings Disclosure", "Privacy Policy", and any loan agreement(s). If you do not agree with these terms, do not use this site. Use of this site by you or any person authorized by you indicates your agreement to these terms and conditions and any instructional material that we provide you regarding the services.

It is your sole responsibility to review this Agreement and any subsequent amendments to this agreement prior to logging in. **By clicking the "Accept" button you acknowledge you have read and agree to the above terms and conditions.**