



ONLINE BANKING AWARENESS TRAINING

First Missouri State Bank is providing security awareness information for your use and action to help protect your online account and transaction information. We have seen significant changes in the online banking threat landscape. Fraudsters have continued to develop and deploy more sophisticated, effective, and malicious methods to compromise authentication mechanisms and gain unauthorized access to customers' accounts. Rapidly growing organized criminal groups have become more specialized in financial fraud and have been successful in compromising an increasing array of controls. Fraudsters are responsible for losses of hundreds of millions of dollars resulting from online account takeovers and unauthorized funds transfers.

First Missouri State Bank will never contact a customer and request electronic banking credentials. If you get a call asking for your credentials, hang up and call us at 573-334-9000.

If you are a business online banking customer we suggest you periodically evaluate the possible risks to your account. Some key areas to check are:

- Who has access to the online banking PC and credentials?
- Is (Are) the online banking PC or PCs secured after normal business hours?
- Do you have up to date antivirus and anti-malware software on the PC?
- How often do you change the online banking password and who knows the password?
- Is there a firewall active on your PC?

Tips to Reduce Online Banking Risk

- Block cookies on your Web browser:
When you browse the internet, hundreds of data points are being collected by the sites you visit. These data are combined to form an integral part of your "digital profile," which is then sold without your consent to companies around the world. By blocking cookies, you'll prevent some of the data collection about you. Yes, you'll have to enter passwords more often, but it's a smarter way to surf.
- Don't put your full birth date on your social-networking profiles:
Identity thieves use birth dates as cornerstones of their craft. If you want your friends to know your birthday, try just the month and day, and leave off the year.
- Don't download social networking apps from outside the United States:
Apps on social networks can access huge amounts of personal information. Some unscrupulous or careless entities collect lots of data and then lose, abuse,

or sell them. If the app maker is in the U.S., it's probably safer, and at least you have recourse if something should ever go wrong.

- Use multiple usernames and passwords:
Keep your usernames and passwords for social networks, online banking, e-mail, and online shopping all separate. Having distinct passwords is not enough nowadays: if you have the same username across different websites, your entire personal, professional, and e-commerce life can be mapped and re-created with some simple algorithms.
- If something in online banking doesn't look right or you have a concern, give us a call at 573-334-9000, during business hours.

Online Banking Access

To access our Online Banking service, you must use the Username and Password that we provided for you. It is your responsibility to safeguard the credentials that we provide. Anyone to whom you give your credentials will have full access to your accounts even if you attempt to limit that person's authority.

You or someone you have authorized can instruct us to perform the following transactions:

- Make transfers between your accounts;
- Obtain information that we make available about your accounts;
- Obtain other services or perform other transactions that we authorize.

You must have enough money or credit in any account from which you instruct us to make a payment or transfer. You also agree to the Terms & Conditions of your deposit account that you received when you opened your deposit account.

Statements

Your Online Banking payments and transfers will be indicated on the monthly or quarterly statements we provide. Please notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement.

Unauthorized Transactions or Loss or Theft of Your Online Banking Credentials

If you believe your Online Banking Username or Password has been lost or stolen or that someone has used them without your authorization, call us immediately at 573-334-9000, during business hours.

You are responsible for all transfers you authorize using the Online Banking services under this Agreement. If you permit other persons to use your Username, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us right away if you believe anyone has used your credentials and accessed your accounts without your authority.

For Online Banking transactions, if you tell us within 2 business days, you can lose no more than \$50 if someone accessed your account without your permission. If you do not

tell us within 2 business days and we could have prevented the unauthorized transactions, you could lose as much as \$500 or more.

If your statement shows Online Banking transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days of the mailing date of your statement, you may be liable for the full amount of the loss. Should some emergency such as extended travel or hospitalization prevent you from contacting us, a reasonable extension of time will be allowed.

Limitation of Liability for Online Banking Services

If we do not complete a transfer to or from your consumer account (used primarily for personal, family, or household purposes) on time or in the correct amount according to our agreement with you, we will be liable. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers shall be responsible for any loss or property damage, whether caused by the equipment, software, First Missouri State Bank, or by online browsers, internet access providers, or by an agent or subcontractor of any of the foregoing. Neither we nor the service providers will be responsible for any direct, indirect, special, or consequential economic or other damages. In this regard, although we have taken measures to provide security for communications from you to us via our Online Banking Services and may have referred to such communication as "secured," we cannot and do not provide any warranty or guarantee of such security.

Additionally, First Missouri State Bank will not be liable for the following:

- If, through no fault of ours, you do not have enough money in your account to complete a transaction, your account is inactive or closed, or the transaction amount would exceed the credit limit on your line of credit.
- If you used the wrong username or you have not properly followed any applicable computer, Internet, or First Missouri State Bank user instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or the Online Banking service was not working properly, and such problem was or should have been apparent when you attempted such transaction.
- If, through no fault of ours, a bill payment or funds transfer transaction does not reach a particular creditor and a fee, penalty, or interest is assessed against you.

- If circumstances beyond our control (such as fire, flood, telecommunications outages or strikes, equipment or power failure) prevent the transaction.
- If the funds in your account are subject to legal process or other claim, or if your account is frozen because of a delinquent loan, overdrawn account, or suspected fraud.
- If the error was caused by a system beyond First Missouri State Bank's control such as a telecommunications system, or Internet service provider.
- If you have not given us complete, correct, or current information so we can process a transaction.

For Consumer Accounts Only

A consumer account is defined as an account belonging to a natural person and used primarily for personal, family, or household purposes.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) calendar days for new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have 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 ten (10) business days, we may not re-credit your account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you with copies of documents (to the extent possible without violating other members' rights to privacy) relied upon to conclude that the error did not occur.

Termination of Online Banking

You may terminate your Online Banking Agreement at any time upon giving us written notice of the termination. If you terminate, you authorize us to continue making transfers you have previously authorized until we have had a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfers or payments from your Online Banking Account. If we terminate your use of your Online Banking Account, we reserve the right to make no further transfers of payments from your account including any transactions you have previously authorized.