

Online Banking Agreement & Disclosure

This Agreement provides information about the CITIZENS FIRST Online Banking service and contains the disclosures required by the Electronic Funds Transfer Act, as implemented by Regulation E (CFPB, 12 C.F.R. 1005). For the purpose of this Agreement, the words "You," "Your," and "Yours" refer to the holder of an account with Citizens First Bank. The words "We," "Us," "Our," and "Bank" refer to Citizens First Bank.

By using CITIZENS FIRST Online banking, as defined below, you agree to be bound by the terms and conditions contained in this Agreement. Online Banking transactions are additionally governed by any other separate agreement(s) you may have with Citizens First Bank, including, but not limited to, the Account Signature Card, the Account Agreement, the Loan Agreement and the Fee Schedule.

RECEIPT OF DISCLOSURES

You understand that this Agreement incorporates the initial disclosures that the Bank is required to provide to you under Regulation E. You agree to receive these initial disclosures in an electronic format (for example, by viewing them on your computer screen) and you have the ability to print or download this Agreement if you wish to retain a copy of it. If you do not have the ability to print or download this Agreement you should immediately request written disclosures by contacting Citizens First Bank at 563-243-6000 or by writing us at 1442 Lincoln Way, Clinton, IA 52732. You may request disclosures at any time.

EQUIPMENT REQUIREMENTS

You are responsible for maintaining all internet connections, browsers, hardware and software that are necessary to access CITIZENS FIRST Online Banking. The Bank is not responsible for any errors or failures of your computer or software. The Bank is not responsible for any computer virus or related problems that may be associated with your use of this service.

DEFINITION OF BUSINESS DAY

For determining the availability of deposits, every day is a business day, except Saturday, Sunday and federal holidays. Any transactions, via CITIZENS FIRST Online Banking, completed after 6:00 p.m. may be treated as a transaction on the next business day. We may treat any correspondence from you, via email, received after 3:30 p.m. on a business day as if we had received it the following business day. All references to time in this document are Central Time (CT).

HOURS OF ACCESSIBILITY FOR CITIZENS FIRST ONLINE BANKING

You may use CITIZENS FIRST Online Banking virtually any time, day or night, 7 days a week. However, CITIZENS FIRST Online Banking may be temporarily unavailable due to record updating or technical difficulties. To utilize CITIZENS FIRST Online Banking, you will need to enter your User ID and password and otherwise satisfy the system's security procedures.

SERVICES AND FEES THROUGH CITIZENS FIRST ONLINE BANKING

CITIZENS FIRST Online Banking is a consumer electronic banking service provided by the Bank. You must have a Citizens First Bank account to access the CITIZENS FIRST Online Banking service. You may access CITIZENS FIRST Online Banking using a personal computer with access to the Bank's web site on the internet.

CITIZENS FIRST Online Banking allows you to access...

- ◆ Account Balance Information (View any of your Citizens First Bank Checking, Savings, Money Market accounts, Certificates of Deposit, IRAs and Loans)
- ◆ Transaction Inquiry (View memo posted items, specific transactions for previous day, previous statement, and current statement)
- ◆ Transfer Funds (Transfer funds between certain Citizens First Bank accounts. Make a one-time transfer or set up a scheduled transfer)
- ◆ Loan Payments (Make loan payments to specific Citizens First Bank loans. Make a one-time loan payment or set up a scheduled loan payment)

Collectively these are referred to as the "CITIZENS FIRST Online" banking services.

There are no fees for accessing your account(s) through CITIZENS FIRST Online Banking. Other fees, such as excessive transfer fees, may apply to services conducted through CITIZENS FIRST Online Banking. Please refer to the Account Disclosure and Fee Schedule that you received when you opened your account with us. If you need an additional disclosure, please contact us. You may check the balances of your Citizens First Bank accounts that are linked through CITIZENS FIRST Online Banking. You understand that the balance figure may not reflect recent transactions, any overdraft line of credit available balance, and may include funds that are not subject to immediate withdrawal. You may transfer funds electronically between your Online Banking accounts.

ONLINE BILL PAY SERVICE

This is your Bill Paying Agreement/Disclosure with Citizens First Bank. You may use Citizens First Bank's Electronic Bill Pay service to direct Citizens First Bank to make payments from your designated checking account to the Merchants you choose in accordance with this Agreement. The terms and conditions of this Agreement are in addition to the Account Disclosure/Agreements and other documents in effect from time to time governing your account (the account rules) with Citizens First Bank.

"You" or "your" refers to the holder of an account with Citizens First Bank who is authorized to use this service. "Merchant" means anyone, (including the Bank), you designate and the Bank accepts as an approved payee.

THE BILL PAYING PROCESS

Citizens First Bank (through a third party processor) will process variable payments on the business day (generally Monday through Friday, except holidays) you designate the bill to be processed, provided the payment request is received prior to the cut-off time set by Citizens First Bank, which is currently 8:00 P.M. CST. Variable bill requests received after the business day cut-off time or at any time on a non-business processing day will be processed on the next business day. Citizens First Bank reserves the right to change the cut-off time by giving you notice a change is made.

For recurring payment requests, if you designate a processing date of the 28th through the 31st of a month, processing will be initiated on the last calendar day of the month. Otherwise, recurring payment requests will be processed on the dates you have designated, unless such date falls on a non-business day resulting in your payment being processed on the next business day.

All Scheduled Payment Dates selected by you must be no less than five Business Days before the actual "due date", not the late date and/or a date in the grace period. (For example, the payment should be entered no later than Monday before 8:00 P.M. Central Time, for a payment to arrive on Friday.) Payment Instructions entered after the Cutoff Time or on non-Business Days will be considered entered in the Service on the next Business Day. If you properly follow the procedures described herein, and the Service fails to send a payment according to the Payment Instructions received, the Service will bear responsibility for all late charges. **In any other event, including, but not limited to, choosing a Scheduled Payment Date which is not five Business Days before the "due date", or on or past the due date stated on your invoice, the risk of incurring and the responsibility for paying any and all late charges or penalties shall be borne by you.**

You may choose to send Expedited Payments for an additional fee in one of two ways;

- a) Immediate Payments.** Payments funded from a demand deposit account providing faster recognition time to payees. For electronic transactions, delivery time may be next-day or later depending upon the time of day, the payee capabilities, and other factors.
- b) Overnight Check Payments.** Overnight check payments is a service in which payments are funded from a demand deposit account to expedite paper payments to payees. For overnight checks, payments initiated prior to the daily cutoff time will be delivered by the next business day.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay all Bill Payments requested, as well as, any other payment obligations you have with Citizens First Bank. Citizens First Bank reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement. If you do not have sufficient collected funds in the Account and Citizens First Bank has not exercised its right to reserve or reject a Bill Payment, you agree to pay for such payment(s) on demand and any additional fees that may be imposed by Citizens First Bank. You further agree Citizens First Bank may at its option charge your account for these fees as well as the payment obligations.

Any Bill Payment can be changed or canceled, provided you access the Service prior to the cutoff time on the business day prior to the business day the Bill Payment is going to be initiated.

LIABILITY

You are solely responsible for controlling the safekeeping of, and access to, your Online Banking Password. You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. You will be responsible for any Bill Payment request you make that contains an error or is a duplicate of another Bill Payment. Citizens First Bank is not responsible for a Bill Payment that is not made if you did not properly follow the instructions for making a Bill Payment. Citizens First Bank is not liable for any failure to make a Bill Payment if you fail to promptly notify Citizens First Bank after you learn that you have not received credit from a Merchant for a Bill Payment. Citizens First Bank is not responsible for your acts or omissions of those of any other person, including without limitation, any transmission or communication facility, and no such party shall be deemed to be Citizens First Bank's agent. In any event, Citizens First Bank will not be liable for any special, consequential, incidental, or punitive losses, damages or expenses in connection with this Agreement or the Service, even if Citizens First Bank has knowledge of the possibility of them. The Bank is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond Citizens First Bank's reasonable control.

PROHIBITED PAYMENTS

The following payment types are prohibited through the Service:

1. Tax Payments
2. Court Ordered Payments
3. Payments to Payees outside of the United States
4. Bill payment transactions over \$9,999.99 will not be processed.

AMENDMENT OR TERMINATION

Citizens First Bank has the right to change this Agreement at any time by notice mailed to you at the last address shown for the account on Citizens First Bank's records, by posting notices in our branches, via email, or otherwise permitted by law.

Citizens First Bank has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to Citizens First Bank at 1442 Lincoln Way, Clinton, IA 52732. Citizens First Bank is not responsible for any fixed payment made before the Bank has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by Citizens First Bank on your behalf.

BILL PAYMENT FEES

There will be no service fee assessed if a minimum of two bills are paid using the bill payment feature of CITIZENS FIRST Online Banking in any calendar month. For each month that the minimum is not met, a service fee of \$5.50 will be assessed. We will automatically deduct this service fee from your Citizens First Bank account.

Charges will be assessed by the bill pay provider, in addition to any applicable Citizens First Bank fees, if you request one or more of the services listed here. There will be NO CHARGE for any item if needed to correct a Bank error.

Returned Item Fee (per item) - \$25.00

Stop Payment Fee - \$25.00

Immediate Payments (per item) - \$10.00

Overnight Check Payments (per item) - \$30.00

Citizens First Bank reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

If you do not have sufficient funds in your account on the date the fee or charge is payable, you authorize the Bank to automatically deduct the payment from your account as soon as funds are available.

CITIZENS FIRST BANK BILL PAYMENT SUPPORT

Bill Payment Support may be contacted by telephone. First determine the nature of your inquiry and direct your question or issue to the appropriate area:

Questions or issues regarding payment processing:

Contact Bill Payment Service by phone at 800-823-7555.

Examples of issues to address with Bill Payment Services:

- ◆ Questions concerning general to specific bill payment processing issues. When contacting Customer Support about a specific payment, please have your confirmation number available.
- ◆ Check the status of an address/phone update submitted using Update Member's Information (above).
- ◆ Stop payment requests. Stop payment requests sent to us via electronic mail or in any other manner will not reach us in time for us to act on your request.
- ◆ Any transaction that returns a confirmation indicating an unsuccessful status.
- ◆ Unable to add an electronic payee due to an unsupported account number format. Be aware that you may use the manual option to set up such a payee, although the payee will be paid by check.

Questions or issues regarding use of CFB Bill Payment & Presentment or your account:

Contact Citizens First Bank Customer Service by phone at 563-243-6000 or toll-free at 877-902-1442.

Example of issues to address with Citizens First Bank:

- ◆ Questions on how to use the Bill Payment system.
- ◆ Questions about Bill Payment terms and conditions (disclosure).
- ◆ To cancel Bill Payment.

SECURITY PROCEDURE

CITIZENS FIRST Online Banking has login security that uses one-time passcode (OTP) technology to authenticate a user via text message and/or a voice to make sure it's really you that's accessing your Online Banking accounts. The OTP options you can select depend on the information provided during login security setup.

Your personal password is confidential and should not be disclosed to third parties. You are responsible for the safekeeping of your password. You agree not to disclose or otherwise make available your password to anyone not authorized to sign on your accounts. If you permit another person to use the service or give them your Customer Number and your password, you are responsible for all activity the person initiates even if that person exceeds his or her authorization.

Your CITIZENS FIRST Online password is used only for CITIZENS FIRST Online Banking and bill payment transactions. You may change your password at any time by selecting MY PROFILE. You agree that you have considered the security procedures of the CITIZENS FIRST Online Banking service and find that the security procedures are commercially reasonable for verifying that a bill payment transfer or other communication from you is, in fact, yours.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this Agreement in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$25.00 for each stop-payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

LIABILITY FOR UNAUTHORIZED USE

You will notify us immediately if you believe that your password has become known to an unauthorized person or if someone has transferred money or made payments without your permission. You understand that calling us in such cases is the best way of keeping your possible losses to a minimum. If you suggest that an unauthorized transfer or bill payment may have occurred, we may require you to sign an affidavit verifying such occurrence.

You understand that you can lose all the money in your deposit accounts (including any funds accessible for covering insufficient funds) accessed through Online Banking if you do not inform us that your password has become known to an unauthorized person. If you tell us within 2 business days after you learn of the loss or theft,

you can lose no more than \$50.00 if an unauthorized person used your password to access Online Banking without your permission.

If you do not tell us within 2 business days after you learn that your password has become known to an unauthorized person, and we can prove that you could have stopped someone from using your password without your permission if you had told us, you can be liable for as much as \$500.00.

If your statement shows electronic funds transfers that you did not make, you must notify us immediately. The Bank may require you to provide your complaint in the form of an affidavit. If you do not tell us about unauthorized transfers within 60 days after your account statement is sent to you, you may not get back any money that you lose after the 60 day period if we can prove that, had you told us about the unauthorized transfers on time, we could have stopped someone from taking the money.

If a good reason (such as a lengthy vacation or hospitalization) kept you from telling us we will extend the time periods.

LIABILITY FOR FAILURE TO MAKE PAYMENTS

If we do not send a bill payment or make a transfer on a timely basis, as set forth in this Agreement, or in the correct amount according to your instructions, we may be liable for damages caused. However, we will not be liable if...

1. If through no fault of ours, your designated funding account does not contain sufficient funds to make the payment or transfer.
2. If you exceed the available funds that would cover overdrafts.
3. If the equipment, ATM network, phone lines, or computer systems were not working properly or were temporarily unavailable and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control, such as fire or flood, prevented the bill payment or transfer, despite reasonable precautions we have taken.
5. If a court order or legal process prevents us from making a transfer or bill payment.
6. If you have reason to believe that there has been unauthorized use of your password and you fail to notify us as set forth above.
7. If the payee does not process a payment correctly, or in a timely manner.

There may be other exceptions stated in other agreements with you. If any of the circumstances listed in 3. or 4. above occur, the Bank shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or may have been processed incorrectly.

LIMITATIONS

You understand that the federal limitations on transfers applicable to Money Market Accounts and Savings Accounts during each statement cycle will apply to and limit the number of transfers that can be made through CITIZENS FIRST Online Banking. You may not make more than 6 transfers per month by means of CITIZENS FIRST Online Banking. You should refer to your Deposit Account Agreement or contact us for additional information.

ERRORS OR QUESTIONS

If you think your statement is wrong, or you need more information about a transfer listed on the statement, contact Citizens First Bank at 563-243-6000 or write us at 1442 Lincoln Way, Clinton, IA 52732.

- ◆ We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appears.
- ◆ When notifying us, tell us your name, user ID and account number.
- ◆ Describe the error on the transfer in question, and explain as clearly as you can why you believe it is an error or why you need more information.
- ◆ Tell us the date and dollar amount of the suspected error.
- ◆ If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. 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.
- ◆ We will determine whether an error occurred within 10 business days (20 business days if your account has been opened for 30 days or less) 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 your account has been open for 30 days or less) to investigate your complaint or question. If we decide to do this, we will credit your account within 10

business days (20 business days if your account has been opened for 30 days or less) 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 you are a new customer, an account is considered a new account for 30 days after the first deposit is made.
- ◆ We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

CONFIDENTIALITY

As it specifically pertains to electronic funds transfers, we may disclose information to third parties about your account and the payments or transfers you make as stated in our separate Privacy Policy. You may view this Privacy Policy on our website or you may contact us for one. You agree that you have been given the opportunity to read the Privacy Policy.

Documentation and Verification of Payments / Transfers

1. Confirmations

Upon completion of an Online Banking transaction, a confirmation will be provided. We recommend that you print the transaction results for verification purposes. You should record this in your checkbook register as a permanent record of the transaction. This will help in resolving any problems that may occur.

2. Periodic Statements

Information concerning Online Banking transactions will be shown on your normal statement for the account to and from which transfers or payments are made. If you have a checking or money market account, you will receive a monthly statement. If you have a savings account, you will receive a statement during months with electronic funds activity or quarterly if there is no such activity. Online Statements are available for your checking accounts and Home Equity Lines of Credit. Go to Additional Services, and click Online Statements to register.

OTHER CONDITIONS

You are responsible for complying with all terms of this Agreement and the regulations governing all of the accounts that you access through CITIZENS FIRST Online Banking. We can terminate your CITIZENS FIRST Online Banking privileges without notice to you if you do not pay any fee required in this Agreement when due, or if you do not comply with this Agreement. The regulations governing all of your accounts are set forth in your account information disclosures and Agreements, copies of which are available from the main bank or the branch. You may terminate this Agreement by written notice to Citizens First Bank at 1442 Lincoln Way, Clinton, IA 52732. We may terminate this Agreement and your use of CITIZENS FIRST Online Banking services without notice if you do not log in for a period of more than 180 days. This will include the discontinuation of online statements. Please refer to your specific account disclosures as this may affect your qualifications. If this occurs, you will have to repeat the registration process for CITIZENS FIRST Online Banking services. We reserve the right to temporarily or permanently discontinue CITIZENS FIRST Online Banking services at any time by mailing to you, at the address shown in our records, a notice stating the date termination will occur and that no transfers or orders payable to third parties via CITIZENS FIRST Online Banking services will be honored if received the day of termination and thereafter. We will inform you of such termination in accordance with applicable law or regulation.

CHANGE IN TERMS

The Bank may change any term or condition of this Agreement, and will mail or deliver a written notice to you at least 21 days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

CONTACT INFORMATION

Lincoln Way Office
1442 Lincoln Way, Clinton, Iowa 52732
563-243-6000 or Toll Free: 877-902-1442

Midtown Office
1329 N 2nd St, Clinton, Iowa 52732
563-243-6000 or Toll Free: 877-902-1442

Camanche Office
403 S Washington Blvd, Camanche, Iowa 52730
563-243-6000 or Toll Free: 877-902-1442

Lobby Hours
Monday - Friday 8:30 a.m. - 4:30 p.m.
Saturday 8:30 a.m. - Noon

Drive-Up Hours
Monday – Friday 7:30 a.m. – 5:30 p.m.
Saturday 8:00 a.m. - Noon

Touch Tone Banking
800-584-8792

You may contact us through e-mail. Please note that e-mail, in general, is not a secure means of communication. If the information you need to convey to Citizens First Bank is of a sensitive nature (account numbers, Social Security Number, passwords or PINs), please contact us by phone, U.S. mail or come visit us in person.



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Mobile Banking Agreement & Disclosure

Online Banking Addendum

This Agreement provides information about the CITIZENS FIRST Mobile Banking service. For the purpose of this Agreement the words “You”, “Your”, and “Yours” refer to the holder of an account with Citizens First Bank. The words “We”, “Us”, “Our”, and “Bank” refer to Citizens First Bank.

By downloading the application for CITIZENS FIRST Mobile Banking or registering for CITIZENS FIRST Text Message Banking, you agree to be bound by all of the terms and conditions contained in this Agreement. Mobile Banking transactions are additionally governed by any other separate agreement(s) you may have with Citizens First Bank, including, but not limited to, the Account Signature Card, the Account Agreement, the Loan Agreement and the Fee Schedule. CITIZENS FIRST Mobile Banking Agreement & Disclosure Addendum is an extension of the CITIZENS FIRST Online Banking Agreement & Disclosure. All applicable terms of the CITIZENS FIRST Online Banking Agreement & Disclosure apply to CITIZENS FIRST Mobile Banking.

SERVICES AND FEES THROUGH CITIZENS FIRST MOBILE BANKING

CITIZENS FIRST Mobile Banking is offered as a convenience and supplemental service to CITIZENS FIRST Online Banking services. It is not intended to replace access to CITIZENS FIRST Online Banking from your personal computer or other methods you use for managing your accounts and services with us. CITIZENS FIRST Mobile Banking allows you to access your Citizens First Bank account information, add and make payments to payees, transfer funds and conduct other banking transactions. To utilize CITIZENS FIRST Mobile Banking service, you must be enrolled to use CITIZENS FIRST Online Banking.

We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through CITIZENS FIRST Mobile Banking. We may also reserve the right to modify the service at any time.

CITIZENS FIRST Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the service may not be supportable for all devices. Citizens First Bank cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or “out of range” issues.

The CITIZENS FIRST Mobile Banking application is a free download. Citizens First Bank does not charge for the use of CITIZENS FIRST Text Message Banking. Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.

You may access CITIZENS FIRST Online Banking through CITIZENS FIRST Mobile Banking using a mobile device such as an iPhone, iPad, or Android phone by downloading the application through the appropriate “app store”. You may also access CITIZENS FIRST Online Banking through CITIZENS FIRST Mobile Banking on any other mobile device that has access to the internet through the Bank’s Mobile Web.

Citizens First Bank makes available, to users of certain mobile devices, an application that will allow you to use your mobile device’s built-in fingerprint-sensor technology as a separate form of login credential for CITIZENS FIRST Mobile Banking. This application cannot discern between the fingerprints of individuals enrolled on your device and, therefore, can only determine whether or not a fingerprint was successfully added to the device’s fingerprint recognition repository and not whether that fingerprint belongs to the owner of any particular account. Should you elect to use this technology, you are liable, to the same extent as for all other login credentials, for all transactions made or authorized with the use of such fingerprint recognition credentials. You agree that if you believe your mobile device has been compromised or any party has validated an unauthorized fingerprint for access to your mobile device, you will immediately notify Citizens First Bank of such event.

CITIZENS FIRST Mobile Banking allows you to access the following through CITIZENS FIRST Online Banking...

- ◆ Account Balance Information (View any of your Citizens First Bank Checking, Savings, Money Market accounts, Certificates of Deposit, IRAs and Loans)
- ◆ Transaction Inquiry (View memo posted items or specific transactions for previous day)
- ◆ Transfer Funds (Transfer funds between certain Citizens First Bank accounts)
- ◆ Loan Payments (Make loan payments to specific Citizens First Bank loans)

For mobile devices without internet access, you may register for CITIZENS FIRST Text Message Banking by logging into CITIZENS FIRST Online Banking and clicking the Mobile Banking Alerts & Notifications tab, then click Text Message Banking, then click Activate.

CITIZENS FIRST Text Message Banking allows you to access the following through CITIZENS FIRST Online Banking...

- ◆ Account Balance Information
- ◆ Transaction Inquiry (The last five transactions on your primary account)
- ◆ Transfer Funds (A specified amount to your primary account from another specified account)

LIABILITY

You agree to take every precaution to ensure the safety, security and integrity of your account when using CITIZENS FIRST Mobile Banking. You agree not to leave your device unattended while logged into CITIZENS FIRST Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide username, password or other access information to any unauthorized person. If you permit other persons to use your device, login information, or other means to access CITIZENS FIRST Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your account.

We make no representation that any content or use of CITIZENS FIRST Mobile Banking is available for use in locations outside of the United States. Accessing CITIZENS FIRST Mobile Banking from locations outside of the United States is at your own risk.

Citizens First Bank is not responsible for your acts or omissions of those of any other person, including without limitation, any transmission or communication facility, and no such party shall be deemed to be Citizens First Bank's agent. In any event, Citizens First Bank will not be liable for any special, consequential, incidental, or punitive losses, damages or expenses in connection with this Agreement or the Service, even if Citizens First Bank has knowledge of the possibility of them. The Bank is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond Citizens First Bank's reasonable control.

By accepting the Online Banking Agreement and Disclosure and Mobile Banking Agreement and Disclosure Online Banking Addendum, you are agreeing that you have received and understood this Agreement and Disclosure and will be bound by all the terms and conditions of this Agreement just as if you have signed this Agreement.



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