

TERMS OF USE AGREEMENT

This service allows GTSB customers to access information and initiate transactions from their GTSB accounts. Such services include but are not limited to the following: View account information for checking, savings, certificate of deposit, and loan accounts. Transfer funds between linked GTSB accounts. Modify/Cancel transfers scheduled in advance. Report account problems, request information, or order changes to account information or services via a secured communication channel.

Once enrolled in GTSBIB, you have the option to upgrade to GTSB Online Bill Pay. Online Bill Pay allows you to pay any third party from the comforts of your home. Simply complete the Bill Pay enrollment form found on the GTSBIB login screen and return it to the bank. Once enrolled, GTSB Bill Pay can be accessed through the "Bill Pay" link on the GTSBIB home screen.

By directing GTSBIB to transfer funds or initiate a payment, you authorize GTSB to withdraw from the designated account the amount of funds required to complete the assigned transaction. You regard instructions to change existing account information or services, and other communication received via GTSBIB as legal endorsements. As such, all correspondence initiated via GTSBIB shall command the legal authority of a written request authorized by your signature.

Electronic mail outside of GTSBIB service should be addressed to mail to: customer@gtsb.com. Please note, however, that messages sent via your personal e-mail outside of GTSBIB service may be intercepted by third parties and are not protected by GTSB. Personal e-mail should not be used to communicate sensitive account information.

The same encryption process used to secure your account information secures messages sent via GTSBIB. The Bank Mail feature provided by GTSBIB may be used to transmit confidential account information to GTSB.

GTSB is responsible for making reasonable efforts to fulfill only those account requests actually received via GTSBIB. GTSB may not be held accountable for any loss resulting from the delay or failure to transmit a message via GTSB arising from user error, malfunction of equipment, natural impediments, and/or inaccurate or incomplete information.

MOBILE BANKING / IPHONE OR IPAD APP / ANDROID APP

Germantown Trust & Savings Bank provides limited Online Banking functionality from most mobile devices with an Internet browser through our Mobile Banking product at www.gtsb.com. In order to use Mobile Banking you must have a mobile device. "Device means a supportable mobile device such as a cellular phone or other mobile device that is web-enabled and allows SSL traffic. You may also download a Mobile Banking application for the iPhone, iPad, or Android devices. We reserve the right to modify the scope of the Mobile Banking Services at any time.

We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Wireless Device. You agree that when you use Mobile Banking or a Mobile Banking Application, you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates. You also agree that you will be subject to the terms and conditions of your existing agreements with your mobile service carrier or provider (e.g. AT&T, Verizon, Sprint, T-Mobile, etc.). You understand that those agreements may provide for fees, limitations, and restrictions which might impact your use of Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, including while downloading the Mobile Banking Application, sending or receiving text messages, or other use of your Wireless Device.) You agree to be solely responsible for all such fees, limitations, and restrictions.

If you use any location-based features of Mobile Banking you agree that your geographic location and other personal information may be accessed and disclosed through Mobile Banking. If you wish to revoke access to such information you must cease using location-based features of Mobile Banking.

PRIVACY NOTICE

Germantown Trust & Savings Bank recognizes and respects your concerns about the privacy and security of your personal information when transacting business with us in various on-line and off-line ways. We do not sell customer information. We share information only in the very limited ways shown in this notice. We are committed to taking every reasonable precaution to protect and safeguard your privacy. All transactions conducted via the Internet, and all personal information exchanged via the Internet are processed in a secure (encrypted) environment. GTSB uses cookies only to help identify authorized users. Cookies are not used by the bank in any other way, and are not shared with non-affiliated vendors, except as necessary to help identify authorized users.

INFORMATION THAT WE MAY COLLECT

The categories of nonpublic personal information that we collect are from the following sources:

- Information we receive from you on applications for our products and services;
- Information from your transactions processed with us or others;
- Information from third parties such as credit bureaus.

INFORMATION THAT WE MAY DISCLOSE

We do not share our customers' nonpublic personal information with nonaffiliated third parties except as permitted or required by law. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your accounts, exchange information with credit bureaus, and to comply with government orders and regulations.

If you decide to close your account, we will continue to adhere to the information sharing practices as described in this notice.

CONFIDENTIALITY AND SECURITY

All of our operational and data processing systems are in a secure environment that protects your account information from illegally being accessed. Also, employee access to nonpublic personal information is limited to those with a business reason to know such information. All employees are educated and responsible for maintaining the confidentiality of customer information and those who violate these principles are subject to disciplinary measures.

Keeping your account information accurate and updated is very important. Please notify us immediately of any changes. If you ever find that your account information is incorrect, incomplete, inaccurate or not current please call or write us at the telephone number or address listed on your account statement. We will correct any erroneous information as quickly as possible.

Germantown Trust & Savings Bank appreciates your business and will continue to protect the trust you have placed in us.

GENERAL DISCLAIMER

Germantown Trust & Savings Bank (GTSB) hereby disclaims any warranties, endorsement or representations, express or implied, related to any product, service, advertisement or other information contained herein. This includes any content contained, distributed, linked or downloaded from the site. Any products or services from this site are to be used at your own risk, with no obligations or liabilities by GTSB. Any exceptions to this general disclaimer would be outlined within any applicable agreement. GTSB also does not guarantee the quality of any product or displayed materials that are purchased or used by you as a result of an advertisement to which you respond. It will be within the sole discretion of GTSB to correct any errors or to omit any portion of the services, products or materials contained herein.