

## **Terms of Use**

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#### **Password and Security Procedures**

When you sign up for online banking, you have the option to receive a temporary password or you can create a password. This password will allow you access to your account information. Use of the password will indicate to the Bank of Camden, its affiliates, and divisions that you accept the terms and conditions governing your Account(s), this Agreement, and if applicable, the Bill Pay Service terms and conditions.

Any service transactions, including, but not limited to accessing account information, making transfers, giving transfer-related instructions, or utilizing the electronic bill payment service, initiated by a customer or person(s) on behalf of a commercial customer by entering the correct password is deemed as acting with full authority of the Board of Directors, members, or general partners of the commercial customer.

Each time you access account information, make transfers, or give transfer-related instructions, you will be required to enter your password.

When you sign up for online banking, you will select a number of security challenge questions to which you will supply appropriate answers. The Bank reserves the right to present one or

more of these challenge questions whenever the online banking service is accessed using your user name and password. If the answers to the challenge questions do not match the previously provided answers, access to the online banking service will be denied.

If your password is lost, stolen, or is known by another individual without your permission, you must notify the Bank immediately. Failure to notify the Bank promptly could result in loss of funds. You are responsible for maintaining the confidentiality of your password. Any breach of confidentiality should be promptly reported to the Bank. You may contact the Bank at 731.584.3678 to report any issues with your account or a breach of your password security. The Bank reserves the right to prevent your access to the online banking service if the Bank has reason to believe the confidentiality of your password has been compromised.

You understand that the Bank has implemented security procedures for the purpose of verifying the authenticity of the payment instructions transmitted to the Bank by you, and not for the purpose of detecting errors in such instructions. Such security procedures include (i) a unique file identification number and transmission password, (ii) challenge questions and required responses, and (iii) encryption. You agree that these procedures constitute reasonable methods of providing security against unauthorized instructions. You agree to be bound by any instruction issued by you and received and verified by the Bank in accordance with such security procedures. You will indemnify and hold the Bank harmless from and against any loss suffered or liability incurred by, or arising from, the execution of instructions in good faith and in compliance with such security procedures.

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