

This agreement explains the terms and conditions that apply when you use Surrey Bank & Trust's Online Banking Service to access your accounts and conduct transactions. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services that you obtain from us.

You agree to follow all instructions and procedures applicable to the service covered by this Agreement.

The first time you access your accounts through Online Banking, you agree to be bound by the terms and conditions of this Online Banking Agreement and acknowledge its receipt and your understanding of its terms.

Your acceptance of this Agreement is also your acknowledgment that you have received a copy of this Agreement in electronic form. If you are provided an electronic copy of this Agreement but would like to have a paper copy, please contact your Surrey Bank & Trust branch office and we will provide a paper copy for you.

Definitions

- "Institution," "we", "us" and "our" mean Surrey Bank & Trust
- "You" and "your" mean an individual person or business entity that we permit to use our Online Banking service, subject to the terms of this Agreement.
- "Company representative" means, if you are a business entity, anyone we reasonably believe, in accordance with our security procedures, to be authorized to act on your behalf in connection with our Online Banking service.
- "Bill Pay" means our optional service that allows you to make payments and obtain information in accordance with this Agreement.
- "Online" means access to the service through the Internet by use of a personal computer or other screen-based electronic device.
- "Account" means any deposit or loan account with Surrey Bank & Trust.
- "Consumer account" means an account established primarily for personal, family, or household use.
- "Business account" means an account that is not a consumer account.
- "Log-in Credentials" means your log-in ID, password and any other means of access to our Online Banking and/or Bill Pay Service established for you.

Functions of Online Banking

Through Online Banking, you can manage eligible accounts on a personal computer. Online Banking can be used to conduct any of the following transactions:

1. Obtain balances and transaction histories on all eligible accounts enrolled in Online Banking. (All account balances and transaction histories are "real time".)
2. Transfer money between eligible accounts¹;
3. Pay Surrey Bank & Trust for Cash Reserve, consumer loans, home equity loans, or certain other eligible loans¹;
4. Pay bills to any merchant, financial institution or an individual with a U.S. address (Optional Bill Pay service required; please refer to the separate Bill Pay Services Addendum)
5. Reorder checks online.
6. Request stop payments.
7. Enroll in and access eStatements with a single login.
8. Set up email or text alerts.
9. Submit changes of address, telephone, and email addresses.
10. Send us secure emails.

¹The number of transactions you can make from an account may be limited, as described in the applicable account Agreement. In addition, if a hold is placed on any funds deposited in an eligible account, you may not transfer the portion of funds being held until that hold expires.

11. Disable mobile access if your device is lost or stolen.
12. Register new mobile phone numbers.

Surrey Bank & Trust and/or its Service Provider(s) may, from time to time, introduce new services. By using those services when they become available, you agree to be bound by the terms contained in this Agreement, and its subsequent amendments.

Your Equipment

For maximum security, always use the latest browser version. Beta versions of browsers and operating systems or those that are no longer supported by the vendor should not be used with Online Banking.

The table below lists the browsers and operating systems that are compatible with Online Banking:

Operating System	Internet Explorer®	Apple Inc. Safari®	Google Chrome™	Mozilla Firefox®
Windows 7	11.0	N/A	57.0	53.0
Windows 8	11.0	N/A	53.0	53.0
Windows 10	11.0 and Microsoft Edge 25.0	N/A	57.0	53
Mac OS X 10.10.5 Yosemite	N/A	10.0.1	55.0	40.0
iPad 2	N/A	7.0.3	N/A	N/A
iPad 3	N/A	9.3.5	N/A	N/A
Samsung Galaxy	N/A	N/A	N/A	4.0.4

It is your responsibility to obtain and maintain your communications link to Online Banking and to ensure that your use of such communications link complies with all applicable requirements, including any requirements of telecommunications companies and authorities.

You are responsible for obtaining, installing, maintaining and operating all hardware, software, and Internet access services necessary for use of Online Banking.

Virus Protection

Surrey Bank & Trust is not responsible for any electronic virus or malware that you may encounter using the Online Banking system. We encourage you to routinely scan your computer using reliable virus protection product to detect and remove viruses and malware. If undetected and unrepaired, a virus can corrupt and destroy your programs, files and hardware.

Log-in Credentials

When you enroll, you will create a unique User ID and password that you will use each time you log into Online Banking.

Keep these credentials confidential to prevent unauthorized use or loss to your accounts. Anyone to whom you give your log-in credentials will have full access to your accounts, even if you attempt to limit that person's authority. Additionally, that person will have full access to any of your other accounts which can be accessed by those log-in credentials, even if those accounts are in your name with another person.

If you wish to rescind access for others to whom you have given your log-in credentials, you must contact our eBanking Department at (336) 783-3900 to obtain new credentials.

None of our employees or employees of our affiliates will contact you via phone or e-mail requesting your log-in credentials. If you are contacted by anyone requesting this information, please contact our eBanking Department at (336) 783-3900 immediately. If you call us, we may ask for your User ID in verifying your identity, but we will never ask for your password.

Password

Your password will give you access to your Surrey Bank & Trust via Online Banking. We are entitled to act on any Online Banking instructions received using your password.

For security purposes, we recommend that you memorize your password and do not write it down. We also require that you change your password every 90 days to reduce the risk of misappropriation by a third party. Your password can be changed at our Online Banking site by going to the Change Password link in Administration. All passwords must be at least 8 characters and use both letters and numbers. You may also use special characters.

You will be asked to enter your User ID and password each time you access Online Banking. If you enter an incorrect password 3 times, you will be locked out. Follow the onscreen prompts to reset your password or call your Surrey Bank & Trust branch for assistance.

You are responsible for keeping your password and account data confidential. When you give someone your password, you are authorizing that person to use Online Banking to access your accounts. You are responsible for all transactions performed using your password, even if you did not intend or authorize them.

Anyone to whom you give your log-in credentials will have full access to your accounts, even if you attempt to limit that person's authority. Additionally, that person will have full access to any of your other accounts which can be accessed by those access codes, even if those accounts are in your name with another person. In addition, fraudulent transactions initiated using your password will be charged against your account(s).

User Authentication

The first time you access Online Banking, you will be asked to enter a security code. To obtain this code, select an accessible phone number from the list displayed on your screen and select whether you would prefer a text or a phone call. If you have chosen a text, enter the code that you receive via text into the appropriate field on your computer. If you have chosen a phone call, read or enter the code on your computer screen when prompted.

If you fail to see your telephone numbers on the list, please make sure you have entered your User ID correctly. If re-entering your User ID doesn't solve the problem, please call your Surrey Bank & Trust branch for assistance. Your phone number(s) may not be in our system.

Periodically, you will be asked to re-enter the security code, usually after you have deleted the cookies on your computer.

Security & Protecting Your Account

We are strongly committed to protecting the security and confidentiality of our customers' account information. We use several techniques to help secure our Online Banking Service, including the following:

1. You can only access Online Banking with certain browsers that have a high security standard.
2. Your account numbers are never displayed in full. (Only the last 4 digits can be viewed.)
3. You must have a valid Online Banking User ID and password to logon.
4. If no action is taken for 20 minutes, you will be automatically logged off the Online Banking system.
5. Your Online Banking account access will be locked after 90 days of inactivity.
6. You are required to change your password every 90 days.
7. We strongly discourage sharing of log-in credentials. If you have a joint account, we recommend that both parties enroll individually to obtain separate log-in credentials.
8. Each user ID is unique. If you request a user ID that another customer is using, you will be asked to select another ID.
9. You will receive an email when your password or other data is changed in Online Banking. If you did not make this change, please call us immediately at (336) 783-3900. (It is your responsibility to provide a valid email address in the Online Banking system to ensure delivery of such notifications.)
10. You must notify Surrey Bank immediately if you have reason to believe that your password has been lost, stolen or otherwise compromised and should be disabled.
11. Should you wish to allow a person who is not a joint owner view your account information, we must have written authorization from the owner(s) of the account.

Accessibility

You can usually access Online Banking seven (7) days a week, twenty-four (24) hours a day. However, at certain times, some or all functions of Online Banking may not be available due to system maintenance or reasons beyond our control. Surrey Bank & Trust does not warrant that Online Banking will be available at all times. When

unavailable, you may conduct your transactions via an automated teller machine (ATM), Mobile Banking, Ready Banker telephone banking, or by contacting or visiting your Surrey Bank & Trust branch.

Transactions

Any transfer, loan payment or other transaction initiated prior to 5 p.m. (Eastern Time) on a business day (Monday through Friday, excluding legal holidays) is posted to your account the same day. All transactions completed after 5 p.m. (Eastern Time), or on a non-business day, will be posted the following banking day.

Recurring transactions with processing dates on the 28th through the 31st of the month will be processed on the last business day of the month. Otherwise, recurring transactions will be processed on the dates you have designated. If that date falls on a non-business day, your transaction will be processed on the next business day.

Stop Payments

We may accept an order to stop payment on any item from you, so long as you make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop payment order must precisely identify the number, date, amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, stop-payment orders are effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

Stop payment orders initiated in Online Banking are considered signed electronically by the person logged into Online Banking and are bound by the [E-Signature Authorization Acknowledgement and Consent](#). You consent to the use of an electronic signature in any way connected to the stop payment transaction and agree that its electronic signature will be enforceable as and to the full extent of a hand-written signature(s), whether in court (state or federal), arbitration or otherwise. Consenting Party will not raise any defense or invoke regulatory or statutory claim attempting to invalidate the enforceability of the Documents to which the electronic signature is affixed.

A release of the stop-payment request may be made only by the person who initiated the stop-payment order. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Bill Pay

Online Banking consumer customers who chose to enroll in Bill Pay will be charged \$5.50 per month after a 90-day free trial. These fees are waived for customers with Interest Checking, Gold Checking, and Granite Banking accounts. Business Online Banking customers who choose to enroll in Bill Pay will be charged \$6.50 per month. Please refer to the attached [Bill Pay Agreement](#) for details.

At the end of 90-day free trial, the monthly Bill Pay fee is automatically drafted from your checking account unless you qualify for free service. Payments are drafted on the anniversary date of enrollment (i.e. if you enroll on the third of the month, the payments will be drafted on the third of each month following the trial period.)

To avoid fees, customers must cancel Bill Pay **before** the end of the 90-day period by using the Contact Us link in Online Banking, contacting your Surrey Bank & Trust branch; emailing surreybank@surreybank.com; mailing Surrey Bank & Trust eBanking Department, PO Box 1227, Mount Airy, NC 27030; or calling us at (336) 783-3900. Cancellations made following the end of the 90-day trial period are subject to fees for one month after the date of cancellation.

Fees and Charges

There is no charge for the use of Online Banking as described in this Agreement.

However, you may incur fees for services you request, such as check reprints and stop payments, as outlined in the Surrey Bank & Trust Schedule of Fees and Services. These charges will be assessed only if you request one or more of the services listed here. There will be no charge for any item when needed to correct our error.

- Consumer Bill Pay, \$5.50 per month after 90-day free trial. No charge for customers with Interest Checking, Granite Banking, and Gold Checking accounts
- Small Business Bill Pay, \$6.50 per month after 90-day free trial
- Return Check due to Subscriber Error/Non-Sufficient Funds (NSF), \$32.00
- Check Copy Mailed or Faxed to Subscriber or Bank, \$1.00
- Check Copy Mailed to Merchant, \$1.00
- Stop Payment, \$31.00
- Research Fee, \$25.00/hour, \$25.00 minimum

Surrey Bank & Trust 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.

Restrictions

Customers age 17 and younger may not be allowed access to the system without the written authorization of the custodian on the account(s). If you are allowed access to the online banking system, you may not access Bill Pay mobile deposit until you reach majority age.

Your ability to make transactions for certain accounts may be limited, in accordance with the as described in the account Agreement you received at the time the account was opened.

You may not appropriate any information or material that violates any copyright, trademark or other proprietary or intellectual property rights of any person or entity while using Online Banking.

You may not gain, or attempt to gain, access to any Online Banking server, network or data not specifically permitted to you by Institution or its suppliers, and you must not include any obscene, libelous, scandalous or defamatory content in any communications with Institution or its suppliers.

Liability

You are solely responsible for controlling the safekeeping of, and access to, your 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. If you want to terminate another person's authority, you must notify Surrey Bank & Trust and arrange to change your log-in credentials.

Surrey Bank & Trust is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be our agent. In any event,

Surrey Bank & Trust 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 Surrey Bank & Trust has knowledge of the possibility of them. Surrey Bank & Trust 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 our reasonable control.

Surrey Bank & Trust is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from notifications sent to an invalid or inactive e-mail address or postal address that you have provided. It is your responsibility to promptly notify Surrey Bank & Trust of any change in your telephone number(s), e-mail address or postal address by contacting Surrey Bank & Trust at (336) 783-3900, visiting any of Surrey Bank & Trust's branch locations, or updating the My Profile information page in Online Banking. Surrey Bank & Trust is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from notifications sent to an invalid or inactive e-mail address or postal address that I have provided.

You may terminate this Agreement by contacting your nearest Surrey Bank office; emailing surreybank@surreybank.com; calling Surrey Bank & Trust at (336) 783-3900; or sending written notice to Surrey Bank & Trust eBanking Department, PO Box 1227, Mount Airy, NC 27030. Surrey Bank & Trust is not responsible

for any transactions made before we have had a reasonable opportunity to act on your termination notice. You remain obligated for any transactions made by Surrey Bank & Trust on your behalf.

Unauthorized Transactions

You should notify us immediately if you believe anyone has improperly obtained your password or if you suspect any fraudulent activity in your account(s). If your password has been compromised and you tell us within two (2) business days of discovering the loss or misappropriation, you can lose no more than \$50. If you do not tell us within the two (2) business day period, you could lose as much as \$500 if we could have stopped the use of your accounts had we received notice in a timely manner. You should contact us, or the bill payment provider, as applicable, as soon as you identify any errors or discrepancies in your statement or transaction record, or if you need any information about a transaction listed on the statement or transaction record. We must hear from you no later than sixty (60) days after we have sent the first statement on which the problem or error appeared (If you notify us verbally, we may require that you send us your complaint or question in writing or electronically within ten (10) business days). If you fail to notify us within the sixty (60) day period, you may not recover any of the money you lost if we can establish that the loss could have been avoided had you notified us on time. We may extend these time periods for good reasons such as out-of-town travel or extended hospital stays.

When you report a problem or discrepancy, please:

- (i) Tell us your name and account number;
- (ii) Describe the error or the transaction you are unsure about, and explain why you believe it is in error or what additional information you need;
- (iii) Tell us the dollar amount of any suspected error; and
- (iv) For a bill payment, tell us the number of the account used to pay the bill, the applicable payee name and account number, the date the payment was sent, the payment amount and the payment reference number.

Generally speaking, we will tell you the results of our investigation within ten (10) business days, or twenty (20) business days in the case of point of sale or international transactions, after we hear from you. However, we may take up to forty-five (45) days, or ninety (90) days in the case of point of sale or international transactions, to investigate your complaint or question. In this case, we may provisionally credit your account so that you have use of the money during the time it takes us to complete our investigation. If you fail to provide your complaint or question in writing within ten (10) business days of a request from us to do so, we reserve the right to not credit your account. If we confirm an error, we will correct your account record within ten (10) business days, or twenty (20) business days in the case of point of sale or international transaction. If we determine that there was no error, we will send you a written explanation within three (3) business days after we conclude our investigation and will debit any interim amounts credited to your account. You may request copies of any documents that we use in our investigation.

Electronic Mail (E-mail)

Unencrypted e-mail sent is not secure. Because of this, you should not include confidential information, such as account numbers and balances in any e-mail to Institution. You cannot use e-mail to initiate Online Banking transactions. All such transactions must be initiated using the appropriate functions within the Online Banking site. Surrey Bank & Trust will not be liable for any errors, omissions, claims, or problems of any kind involving your e-mail.

Use of Information

The privacy of your information is important to us. We collect only information that is necessary to serve you and administer our business. Surrey Bank & Trust does not share any non-public personal information with anyone outside of the Surrey Bank & Trust family. Please refer to our Privacy Policy for a comprehensive statement on the safeguards to protect your confidential personal information.

Links to other Sites

Information that Surrey Bank & Trust publishes on its website and online banking site may contain links to other sites, and other parties may establish links to the bank's homepage. Surrey Bank & Trust makes no representations about any other web site that you may access to, from or through this site. Unless expressly stated in writing, Surrey Bank & Trust does not endorse the products or services offered by any company or person linked to this site nor is Surrey Bank & Trust responsible for any software or the content of any information

published on the site of any third party. You should take precautions when downloading files from sites to protect your computer software and data from viruses and other destructive programs.

Damages and Warranties

In addition to the terms previously disclosed, Surrey Bank & Trust is not responsible for any losses, errors, injuries, expenses, claims, attorney's fees, interest or other damages, whether direct, indirect, special, punitive, incidental or consequential, (collectively, "Losses") caused by use of Online Banking or in any way arising out of the installation, use or maintenance of your personal computer hardware or software, including any software provided by Surrey Bank & Trust or one of its suppliers. In addition, Surrey Bank & Trust disclaims any responsibility for any electronic virus(s) customer may encounter after installation of such software or use of the Online Banking system.

Without limiting the foregoing, neither Surrey Bank & Trust nor its suppliers shall be liable for any (i) failure to perform or any Losses arising out of an event or condition beyond their reasonable control, including but not limited to communications breakdown or interruption, acts of God or labor disputes; or (ii) the loss, confidentiality or security of any data while in transit via the Internet, communication lines, postal system or ACH network.

Surrey Bank & Trust and its suppliers provide Online Banking from their own sites and they make no representation or warranty that any information, material or functions included in Online Banking are appropriate for use by you in your jurisdiction. If you choose to use the Online Banking system, you do so on your own initiative and are solely responsible for compliance with applicable local laws and regulations. Neither Surrey Bank & Trust nor its suppliers warrant the adequacy, accuracy or completeness of any information provided as a part of the Online Banking system, or contained in any third party sites linked to or from our web site.

SURREY BANK & TRUST MAKES NO REPRESENTATIONS OR WARRANTIES REGARDING THE ACCURACY, FUNCTIONALITY OR PERFORMANCE OF THE ONLINE BANKING SYSTEM, OR ANY SOFTWARE THAT MAY BE USED IN CONNECTION WITH SAME. SURREY BANK & TRUST DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR ERROR-FREE OPERATION.

Indemnification

Customer shall indemnify, defend and hold harmless Institution and its officers, employees, directors, suppliers and agents, in their individual capacities or otherwise, from and against any losses arising out of: (i) Customer's negligence; (ii) Customer's failure to comply with applicable law; or (iii) Customer's failure to comply with the terms of this Agreement.

Additional Remedies

Due to the likelihood of irreparable injury, Surrey Bank & Trust shall be entitled to an injunction prohibiting any breach of this Agreement by Customer.

Amendment and Termination

Surrey Bank & Trust has the right to change this Agreement at any time. Surrey Bank & Trust reserves the right to change the charges, fees or other terms described in this Agreement at any time. When changes are made, notification of changes will be made available to you upon successful login to Online Banking, by electronic mail, posted in our branches and/or website, mailed to you at the last address shown for the Account on our records, or as otherwise permitted by law.

Surrey Bank & Trust reserves the right to lock your account after 90 days of inactivity. Surrey Bank & Trust reserves the right to terminate this Agreement at any time.

You may terminate this Agreement by 1) contacting your Surrey Bank & Trust branch, 2) by emailing surreybank@surreybank.com, or 3) by calling the Surrey Bank & Trust eBanking Department at (336) 783-3900, or 4) by sending written notification to Surrey Bank & Trust, P. O. Box 1227 Mount Airy, NC 27030. Surrey Bank & Trust is not responsible for any transactions made before we have had a reasonable opportunity to act on your termination notice. You remain obligated for any transactions made by Surrey Bank & Trust on your behalf.

Applicable Rules, Laws, and Regulations

You submit to the jurisdiction of, and this Agreement shall be governed by the laws of the State of North Carolina.

The prevailing party in any such action shall be entitled to the recovery of its reasonable attorney's fees, costs, and expenses.

Assignment

Surrey Bank & Trust may assign its rights and/or delegate all or a portion of its duties under this Agreement to a third party.

Integration

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations concerning such subject matter are canceled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and Surrey Bank & Trust.

Severability

If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another Agreement between you and Surrey Bank & Trust, this Agreement will control.

Waiver

Surrey Bank & Trust shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of its rights under this Agreement. No waiver by Surrey Bank & Trust of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

Events Beyond Our Control

Neither party shall be liable for any loss nor damage due to causes beyond its control, including fire, explosion, lightning, pest damage, power surges or failures, strikes or labor disputes, water, acts of God, the elements, war, civil disturbances, acts of civil or military authorities or the public enemy, inability to secure raw materials, transportation facilities, fuel or energy shortages, acts or omissions of communications carriers, or other causes beyond that party's control. Either party may terminate this Agreement immediately on written notice if the other party is prevented from performing its obligations under this Agreement for a period of more than thirty (30) days due to the reasons set forth in this subsection.

Construction

This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between a part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law.

By pressing the "Accept" button below, I agree to the terms and conditions of this Agreement as described above.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION