

Retail Online Banking Disclosure

The following disclosure sets forth your and our rights and responsibilities concerning online banking. In this Agreement, the words “you” and “your” mean those who sign as applicants or any authorized user(s). The words “we”, “us”, “our”, and “Teche Federal” mean Teche Federal Bank. The abbreviation “PIN” or word “code” means a personal identification number. By using the Service you acknowledge that you have read and agree to abide by the terms and conditions as stated herein.

Enrollment and Access

In order to access Teche Federal Bank’s Online Banking System, or SYSTEM, you must have a Teche Federal account, access to the Internet and an email address. To enroll in and use Teche Federal's Online Banking System, you will need to provide certain information such as your 9-digit Social Security Number, one Teche Federal account number and the type of account, your name, last four digits of Social Security Number or Telephone Banking PIN and your email address. In order to access our Bill Pay Service, you must sign up for Teche Federal's online banking.

Access to your accounts through the SYSTEM will be based upon identification of users. We undertake no obligation to monitor transactions through the SYSTEM to determine that they are made on behalf of the account holder. Your ability to access the SYSTEM may be limited during periods of high volume, systems upgrades and maintenance, or for other reasons. If the SYSTEM is not available for transactions you agree to use alternative means to access your account(s), such as calling 24-Hour Telephone Banking. We will not be liable to you if you are unable to access the Online Service or complete transactions through it.

The SYSTEM will be available seven days a week, twenty-four hours a day, although some or all SYSTEM services may not be available occasionally due to emergency or scheduled system maintenance.

We reserve the right to block transactions, which may be deemed illegal or a violation of regulations under state or federal laws.

System Requirements

The recommended system requirements include the most current version of Microsoft Internet Explorer, but the site has been built to work with most major browsers. As new versions of an internet browser are made available, there is a testing and certification process that is completed. We do not recommend use of these newer versions until the testing and certification process has been performed. Teche Federal also requires that each user's browser have a minimum configuration. This allows Teche Federal to store user information and to maintain strict security standards. These browser settings are as follows: Cookies allowed, Java script enabled, and Secure Socket Layer (SSL) version 2.0 or higher.

Types of Transactions

You may access certain account(s) you maintain with Teche Federal by computer, using your assigned user ID and password by accessing the SYSTEM. You may use the SYSTEM to perform the following functions:

- View balances, transactions and check images of eligible accounts.
- Transfer funds between eligible accounts.
- Make loan payments.
- Request stop payments.
- Access online bill pay.
- Obtain copies of statements.
- Reorder checks.
- Allow export of transaction history to personal finance programs.
- Change addresses and update email addresses.

Posting of Transfers

Express Transfers initiated through the SYSTEM before 7:00pm (CST) on a business day are posted to your account the same day. Express Transfers completed after 7:00pm (CST) on a business day, Saturday, Sunday, or banking holiday will be posted on the next business day. Scheduled transfers are also available.

Limits on Amounts and Frequency of SYSTEM Transactions

The number of transfers from accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made into an account from which you wish to transfer funds, you cannot transfer the portion of funds held until the hold expires.

Disclaimer of Warranty and Limitation of Liability

We make no warranty of any kind, express or implied, including any implied warranty of merchantability of fitness for a particular purpose, in connection with the SYSTEM services provided to you under this Agreement. We do not and cannot warrant that the SYSTEM will operate without errors, or that any or all SYSTEM services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to the SYSTEM, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of the BANK and its affiliates exceed the amounts paid by you for the services provided to you through the SYSTEM.

Right to Terminate

You may cancel your SYSTEM service at any time by notifying us by phone or going into your nearest branch location. Your access to the SYSTEM will be suspended within three business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred before the date of cancellation.

We may terminate or suspend this Agreement, or terminate, suspend or limit your access privileges to the SYSTEM, in whole or part, at any time for any reason without prior notice, including but not limited to, your failure to access the SYSTEM after a substantial amount of time without activity. The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this Agreement for all purposes. Upon termination, you shall immediately discontinue use of the SYSTEM.

Consent to Electronic Delivery of Notices

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures, may be made electronically by posting the notice on the BANK SYSTEM website or by email. You agree to notify us immediately of any change in your email address.

Passwords

For security purposes, you are required to change your password upon your initial login to the SYSTEM. You determine what password you will use and the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful login attempts using your password, your access to the SYSTEM will be revoked. To re-establish your authorization to use the SYSTEM, you must contact us to have your password reset or to obtain a new temporary password. We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters, as well as special characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, addresses, date of birth, names of children, and should be memorized rather than written down.

Security

You understand the importance of your role in preventing misuse of your accounts through the SYSTEM and you agree to promptly examine your paper and/or electronic statement for each of your BANK accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, your personal identification information, and other important information such as your driver's license number, social security number, User ID, passwords and debit card numbers. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and user ID are intended to provide security against

unauthorized entry and access to your accounts. The loss, theft, or unauthorized use of your debit card numbers, account numbers, PINs, User IDs, and passwords could cause you to lose some or all of the money in your account(s), plus any amount available under your overdraft protection. It could also permit unauthorized persons to gain access to your sensitive personal and account information and to use that information for fraudulent purposes, including identity theft. If you disclose your card numbers, account numbers, PINs, User IDs, and/or passwords to any person(s) or entity, you assume all risks and losses associated with such disclosure. If you permit any other person(s) or entity, including any data aggregation service providers, to use the SYSTEM or to access or use your card numbers, account numbers, PINs, User IDs, passwords, or other means to access your accounts, you are responsible for any transactions and/or activities performed from your accounts and for any use of your personal and account information by such person(s) or entity. If you believe someone may attempt to use or has used the SYSTEM without your permission, or that any other unauthorized use or security breach has occurred, you agree to immediately notify us at 1-800-897-0315.

Data transferred via the SYSTEM is encrypted in an effort to provide transmission security and the SYSTEM utilizes identification technology to verify that the sender and receiver of SYSTEM transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the SYSTEM is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the SYSTEM, or email transmitted to and from us, will not be monitored or read by others.

Mobile Banking Service

Mobile Banking Services are provided once you enroll in the service and accept the additional "Terms and Conditions of the Mobile Banking Service" (Please refer to the Terms and Conditions of the Mobile Banking Service for additional information.)

Bill Payment Service

Bill Pay Services are provided once you enroll in the service and accept the additional "Terms and Conditions of the Bill Payment Service" (Please refer to the Terms and Conditions of the Bill Payment Service for additional information.)

Fees and Charges

There is no charge for access to the Online Banking Service. You agree to pay any reasonable charges for services you request, which are not covered by this Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of the SYSTEM.

Bill Pay Services, once enrolled, are provided for a fee of \$3.00 per month, to include up to 10 bill payments per month. Bill payments will be charged a fee of \$0.39 per item for each one after 10. These fees are periodically subject to change as set forth on the Teche Federal Bank Truth in Savings Disclosure Update / Fee Schedule.