

Terms for Adding Your Rushville State Bank Debit Card to a Digital Wallet

These Terms for Adding Your Rushville State Bank Debit Card (Payment Card) to a Digital Wallet (the "Terms") apply when you choose to add a Rushville State Bank Debit Card ("Rushville State Bank Debit Card") to a Digital Wallet ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the Rushville State Bank Debit Card, and "we," "us," "our," and "Rushville State Bank" refer to the issuer of your Rushville State Bank Debit Card, which is Rushville State Bank.

When you add a Rushville State Bank Debit Card to the Wallet, you agree to these Terms:

1. Adding Your Rushville State Bank Debit Card.

You can add an eligible Rushville State Bank Debit Card to the Wallet by following the instructions of the Wallet provider. Only Rushville State Bank Debit Cards that we indicate are eligible can be added to the Wallet. If your Rushville State Bank Debit Card or underlying account is not in good standing, that Rushville State Bank Debit Card will not be eligible to enroll in the Wallet. We may not add your Rushville State Bank Debit Card to the Wallet if we cannot authenticate the Payment Card or if we otherwise suspect that there may be fraud associated with the Payment Card. When you add a Rushville State Bank Debit Card to the Wallet, the Wallet allows you to use the Rushville State Bank Debit Card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted outside the United States or at all places where your Rushville State Bank Debit Card is accepted.

2. Your Rushville State Bank Debit Card Terms Do Not Change.

The terms and account agreement that govern your Rushville State Bank Debit Card do not change when you add your Rushville State Bank Debit Card to the Wallet. The Wallet simply provides another way for you to make purchases with the Rushville State Bank Debit Card. Any applicable interest, fees, and charges that apply to your Rushville State Bank Debit Card will also apply when you use the Wallet to access your Rushville State Bank Debit Card. Rushville State Bank does not charge you any additional fees for adding your Rushville State Bank Debit Card to the Wallet or using your Rushville State Bank Debit Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees. We reserve the right to institute charges for account access or for additional transactions or features in the future, but only after written and/or electronic notification to you at least 30 days in advance of the date such charges will take effect.

3. Rushville State Bank Is Not Responsible for the Wallet.

Rushville State Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Rushville State Bank Debit Card in the Wallet. We are not responsible for any failure of the Wallet or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or

associated third-party relationships that may impact your use of the Wallet. We are not responsible for any loss, injury, or inconvenience you suffer as a result of a merchant refusing to accept the Wallet.

4. Contacting You Electronically and by Email.

You consent to receive electronic communications and disclosures from us in connection with your Rushville State Bank Debit Card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Rushville State Bank account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

5. Your Responsibilities to Keep your Payment Card Secure and Notify Us of Errors or Fraud. You agree to protect and keep confidential your User ID, passwords, and all other information required by you to make purchases with your Payment Card using the Wallet. If you share these credentials with others, they may be able to access your Wallet and make purchases with your Payment Card or obtain your personal information. You agree to safeguard your device at all times and not leave it unattended. Your Account Agreement requires you to contact us promptly if you believe there are errors or if you suspect fraud with your Payment Card. We will resolve any potential error or fraudulent purchase in accordance with the Account Agreement. We will not be liable for any losses you incur except as specifically described in the Account Agreement or as otherwise provided by law. If you fail to notify us, you may be liable for all or a portion of the losses associated with unauthorized use of your Payment Card whether that use was through the Wallet service or not.

6. Security of the Wallet

The Wallet Provider is responsible for the security of information provided to it or stored in the Wallet. We are not responsible if there is a security breach affecting any information stored in the Wallet or sent from the Wallet.

7. Removing Your Rushville State Bank Debit Card from the Wallet.

You should contact the Wallet provider on how to remove a Rushville State Bank Debit Card from the Wallet. We can also block a Rushville State Bank Debit Card in the Wallet from purchases at any time. We may take these actions at any time and for any reason, such as if we suspect fraud with your Payment Card, if you have an overdue or negative balance on your Payment Card account, if applicable laws change or if directed to do so by the Wallet Provider or the applicable card network (such as Mastercard). If you lose a device upon which the Wallet is loaded that includes your Payment Card, you should contact Rushville State Bank immediately so your Payment Card may be deactivated. If you change your device upon which the Wallet is loaded or transfer the device to another individual you are required to remove the Payment Card from the Wallet on that device prior to transfer.

8. Account Ownership/Accurate Information - You represent that you are the legal owner of the account(s) and other financial information which may be accessed via the Wallet Service. You represent and agree that all information you provide to us in connection with the Wallet Service is

accurate, current and complete, and that you have the right to provide such information to us for the purpose of using the Wallet Service. You agree not to misrepresent your identity or your account information. You agree to keep your account information confidential, up to date and accurate. You represent that you are an authorized user of the Device you will use to access the Wallet Service.

9. Governing Law and Disputes.

These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Rushville State Bank Debit Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Rushville State Bank Debit Card agreement.

10. Ending or Changing these Terms; Assignments.

We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all Rushville State Bank Debit Cards from the Wallet. You may not assign these Terms.

11. Privacy.

Your privacy and the security of your information are important to us. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Rushville State Bank Debit Card transactions, and to improve our ability to offer these services. This information helps us to add your Rushville State Bank Debit Card to the Wallet and to maintain the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider and that is governed by the privacy policy given to you by the Wallet provider.

12. Notices.

We can provide notices to you concerning these Terms and your use of a Rushville State Bank Debit Card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you.

13. Questions.

If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If you have any questions, disputes, or complaints about your Payment Card, you should contact us by referring to the contact information in your Account Agreement.

Effective: 02/05/2019