

END USER TERMS

This service is provided to you by Country Club Bank and powered by a Third Party ("Licensor") mobile technology solution. Section A of these End User Terms is a legal agreement between you and Country Club Bank. Section B of these End User Terms is a legal agreement between you and the Licensor.

SECTION A

ADDENDUM D – MOBILE BANKING TERMS AND CONDITIONS

I. Intro. This Addendum D - Mobile Banking Terms and Conditions ("Mobile Banking T&Cs" or "this Addendum") operates as an addendum to Country Club Bank's Digital Banking Terms and Conditions (<https://www.ccbfinancial.com/countryclubbank/pdf/cebonlinebankingagreement.pdf>)(collectively referred to as the "Digital Banking T&Cs") and contain the terms and conditions for the use of Country Club Bank's Mobile Banking services, including but not limited to mobile deposit, remote deposit capture and any other services within the CCB Mobile Banking application that we may provide to you ("you," or "User") from time to time ("Mobile Banking," "Mobile Services" or "Mobile Banking Services") (Mobile Services being included as part of the Services as that term is used and defined in the Digital Banking T&Cs). Your use of the Mobile Banking Services constitutes your acceptance of this Addendum and the Digital Banking T&Cs, including all related Addenda, as they may be amended from time to time. In the event of a conflict between this Addendum, the Digital Banking T&Cs, or any other Addendum thereunder, the terms of this Addendum shall control.

II. Definitions. Unless otherwise stated herein, all terms defined in the Digital Banking T&Cs shall have the same meaning when used in this Addendum. In addition, the following capitalized terms when used in this Addendum have the meanings set forth herein. "Mobile Deposit" means that part of the Mobile Banking Service that permits certain users to remotely deposit checks. "Mobile App" means the software application you download onto your Supported Device that allows you to use the Mobile Banking Service. "Mobile Banking" or the "Service(s)" as used in this Addendum means all of the features and functionality in the Mobile App (as may be changed from time to time and including the Mobile App itself as defined herein), all of which are part of and fall under the definition of "Service" or "Digital Banking" as defined in the Digital Banking T&Cs. "Privacy Policy" means the applicable privacy statement posted on our website at <https://www.ccbfinancial.com/pdf/ccbprivacy.pdf>. The Privacy Policy applies in addition to and is not intended to replace any other applicable privacy policy that may apply in connection with your use of the Service. "Supported Device" means a compatible, mobile communications device, including specified operating system releases and specified mobile wireless carrier networks, which have been approved by Bank for use with the Mobile App and the Service. . Hardware and Software. In order to use the Mobile Banking Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by CCB from time to time. A list of

Supported Devices and current hardware and software specifications is available at <https://www.ccbfinancial.com/countryclubbank/pdf/cebsystemrequirements.pdf>. CCB is not responsible for any third party software you may need to use the Mobile Banking Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

III. Scope and Your Obligation To Log-in to Online Banking. In order to use Mobile Banking, you must be enrolled in Bank's Online Banking Service. Some function(s) of Online Banking may not be available through Mobile Banking. Your use of the Mobile Banking Service constitutes your acceptance of the most recent version of the Agreement as updated from time to time. In addition, you agree that Bank will from time to time communicate to you important information within Online Banking only and not in the Mobile App. For example, we may periodically alert you to, and may require your acceptance of, updates to the Digital Banking T&Cs (or any Addendum thereto) during an Online Banking session. (Any updates to the Digital Banking T&Cs will serve to amend this Mobile Banking Addendum.) Therefore, you agree to periodically login to Online Banking, no less often than once every thirty (30) days whether you actively use Online Banking or not, in order to receive any such notices or updates. Should you fail to do so, and without any further action on your part or our part, you hereby agree to be bound to any such communications that Bank provides within Online Banking (including notice of updates to the Digital Banking T&Cs) during those periods of time which you fail to login to Online Banking.

IV. Relationship to Apple and Google. This Addendum is between you and Bank and not between you and Apple or Google. Bank is responsible for the Mobile App and the Service as set forth in this Addendum. You acknowledge and agree that, to the extent you use an Apple device, Apple, and Apple's subsidiaries, are third party beneficiaries of this Addendum, and that, upon your acceptance of this Addendum, Apple will have the right (and will be deemed to have accepted the right) to enforce this Addendum against you as a third party beneficiary thereof.

V. Acceptance and Privacy Policy. By using the Mobile App and Mobile Banking Service, you agree that you have read, agree with, and accept all of the terms and conditions in this Addendum, the Bank's Digital Banking T&Cs, as well as our Privacy Policy which is available via a link on the login page of the Mobile App and also located at <https://www.ccbfinancial.com/pdf/ccbprivacy.pdf>. The Privacy Policy is incorporated herein by this reference.

VI. Fees. Bank does not charge for the Service. YOU ACKNOWLEDGE THAT WE MAY AT ANY TIME, UPON NOTICE IF REQUIRED BY APPLICABLE LAW OR IF OTHERWISE PROVIDED IN BANK'S SOLE DISCRETION, INSTITUTE CHARGES OR FEES OR CHANGE EXISTING FEES FOR YOUR USE OF THE SERVICE. Additionally, charges and fees from your mobile carrier are independent from any fees that may be charged by us. Please consult with your mobile carrier regarding carrier, data, and web access charges.

VII. Compatible Mobile Devices and Third-Party Agreements. Bank does not warrant and expressly disclaims that the Service will be compatible with your Supported Device. Mobile Banking is dependent on the availability and quality of the wireless network through which you access Mobile Banking. Therefore, Mobile Banking may not be accessible to you or may have limited utility depending on your choice of carrier and the quality of and availability of data services. Country Club Bank is not responsible for the availability or utility of your wireless service. You must comply with any applicable third-party agreements when using the Mobile App and Service, for example, if you have VoIP application, you must not be in violation of your wireless data service agreement when using the Mobile App.

VIII. Authorization to contact Your Wireless Provider. You acknowledge and agree that CCB may contact your wireless service provider and authorize your wireless service provider to disclose certain information about your wireless account, including but not limited to, your eligible mobile device phone number, IP address, name, address, and device data, in order to allow us to verify your identity and validate the information you provide to CCB.

IX. Location Data. You understand that when you use any location-based feature, your geographic location and other Supported Device information is accessible by the Mobile App and Service. If you do not wish for the Mobile App and Service to access that information, you must not use such location/geography based features (i.e. locate the nearest ATM) or take other measures permitted by your Supported Device such as disabling location/geography services or denying access to your location data when indicated or prompted on your Supported Device.

X. Security. You should take precautions to protect the security and integrity of your banking information when using Mobile Banking, including (but not limited to) (a) logging off your mobile device immediately after using Mobile Banking; (b) requiring a password or code to access your mobile device; (c) not leaving your mobile device unattended when logged into Mobile Banking; and (d) not providing your user name, password or other access information to an unauthorized person. You understand and agree that you are solely responsible for all transactions made through Mobile Banking by any person you allow to use or access your mobile device, login information or other means of accessing Mobile Banking.

XI. Mobile Deposit Service

A. Services. Mobile Deposit allows you to make deposits of the electronic image of a check or substitute check (each "item") to your eligible Accounts by delivering the images and items from the capture device (camera) located on your Mobile Device to CCB or CCB's designated processor. CCB reserves the right to charge for use of the Services. In addition, other fees such as for returned items and overdrafts may apply for deposits made through the Services. Please reference our Personal Fee Schedule located at <https://www.ccbfinancial.com/pdf/PersonalFeeSchedule.pdf>.

B. Limitations of Mobile Deposit Service. If the Services are unavailable for any reason and you want your deposit processed on today's business date, you must make your deposits by another method, such as an in-person deposit at an ATM, a CCB branch or a deposit by mail. Some of the Services have qualification requirements which apply each time you sign on to Mobile edeposit and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you. You agree that your deposits using Mobile edeposit will not exceed the following deposit limits and may be changed from time to time.

C. Eligible items. You agree to scan and deposit only checks as that term is defined in Federal Reserve Regulation CC ("Reg CC"). You agree that the image of the check transmitted to CCB shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code as adopted in Missouri.

D. Ineligible items. You agree that you will not use the Services to scan and deposit any checks or other items as shown below:

Checks or items payable to any entity other than your business name. Checks or items containing obvious alterations to any of the fields on the front of the check or item.

checks or items which you know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.

checks or items drawn on a financial institution located outside the United States.

checks or items not payable in United States currency.

Checks or items dated more than 6 months prior to the date of deposit.

Checks that have been used as a source document for a remote deposit or similar deposit with another financial institution or CCB.

Checks or items prohibited by CCB's current procedures relating to the Services or which are otherwise not acceptable under the terms of your CCB account.

E. Image Quality. The image of an item transmitted to CCB using the Services must be legible and must include both the front and the back of the item. The image quality of the items must comply with the requirements established from time to time by the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.

F. Endorsements and Procedures. You agree to restrictively endorse any item transmitted through the Services as the endorsement of the named payee (s) and include "For eDeposit Only Country Club Bank" followed by a valid signature, unless otherwise instructed by CCB. You agree to follow any and all other procedures and instructions for the use of the Services as CCB may establish from time to time. Failure to properly endorse items may cause the deposit to reject.

G. Receipt of Items. We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped or errors that occur during transmission. An image of an item shall be deemed received by CCB only when you receive a confirmation from CCB that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete or that we have completed our review of the image and we may still reject it for any reason in our sole discretion.

H. Availability of Funds. You agree that items transmitted using the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through the Service is received and accepted before 4pm Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available the following business day from the day of the deposit. CCB reserves the right to delay the availability of funds for five (5) business days based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors at CCB, in its sole discretion, deems relevant.

I. Disposal of Transmitted Items. Upon your receipt of a confirmation from CCB that we have received the image of an item and that your deposit has been approved, you agree to prominently mark the item as "Electronically Presented" or "VOID" and to properly and securely dispose of the item to ensure that it is not represented for payment. And, you agree never to cash, negotiate, deposit or present the item or an image of it with us or any other financial institution, person or entity.

J. Deposit Limits. We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Services and to modify such limits from time to time.

K. Errors. You agree to notify CCB of any suspected errors regarding items deposited through the Services right away, and in no event later than sixty (60) days after the applicable CCB account statement is sent. Unless you notify CCB within sixty (60) days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against CCB for such alleged error.

L. Presentment. The manner in which the items are cleared, presented for payment, and collected shall be in CCB's sole discretion subject to the Depository Agreement and Disclosures governing your account.

M. User warranties and indemnification. You warrant to CCB that:

You will only transmit images of eligible items to us through the Services.

Each image you transmit to us through the Services will meet our image quality standards as they are in effect at the time and will include a complete and accurate representation of the front and back of the item.

You will not transmit duplicate images of items to us through the Services.

The original check used to create each image transmitted to us through the Services has not been previously deposited, duplicated or used to create another image or electronic fund transfer.

You will not cash, negotiate, deposit or present the item or an image of an item transmitted to us through the Services to or with us or any other financial institution, person or entity.

No subsequent transferee of the item or an image of an item transmitted to us through the Services (or any substitute check created from that image), including but not limited to CCB, a collecting or returning bank, the drawer, the drawee, the payee or any endorser, will sustain a loss as the result of the fact that the image of the item (or a substitute check created from that image) was presented for payment or returned instead of the original paper check.

All information you provide to CCB is accurate and true.

You will comply with this Agreement and all applicable rules, laws and regulations.

You make all of the warranties to us regarding each image of an item you transmit to us through the Services that you would have made to us if you had deposited the original item with us.

You agree to indemnify and hold harmless CCB from any loss for breach of this warranty provision.

XII. Other Important Legal Terms. Please see the complete Digital Banking T&Cs at <https://www.ccbfinancial.com/countryclubbank/pdf/ceonlinebankingagreement.pdf> for other legal provisions that apply to your use of the Mobile Banking Service, including, among other topics, our disclaimer of warranties and limitations on our liabilities to you and third parties.

[End of Addendum. Last Updated May 2021]

SECTION B

END USER LICENSE AGREEMENT TERMS FOR THE DOWNLOADABLE APP

To be Agreed to by End User Prior to Use of the Downloadable App

1. Ownership. You acknowledge and agree that a third party provider or licensor to your financial services provider ("Licensor") is the owner of all right, title and interest in and to the downloaded software to be used for access to mobile banking services from your financial services provider and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the "Software").

2. License. Subject to the terms and conditions of this Agreement, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Agreement may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.

3. Restrictions. You shall not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright.

4. Disclaimer Warranty. THE SOFTWARE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.

5. Limitations of Warranty. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LICENSOR, THE PROVIDER OF ANY FINANCIAL SERVICES AVAILABLE THROUGH OR RELATED TO THE SOFTWARE, ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, LIABILITY OF LICENSOR OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.

6. U.S. Government Restricted Rights. The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

7. Miscellaneous. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of Florida excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of Florida and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related documentation is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. Content and Services. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

SECTION C

Zelle Network® Terms and Conditions

Addendum E to Digital Banking T & Cs

This Addendum E - Zelle Network Terms and Conditions (the "Zelle Addendum") is an addendum to, and is hereby made part of, Country Club Bank's Digital Banking Terms and Conditions ("Digital Banking T&Cs," which can be located at <https://www.ccbfinancial.com/countryclubbank/pdf/ceonlinebankingagreement.pdf>) and governs your use the Zelle Service that is offered by Country Club Bank ("CCB", "Bank," "we," us," "our." etc.). You understand that your use of the Zelle Service (as that term is defined below) is subject to the terms and conditions of this Zelle Addendum, as well as the Digital Banking T&Cs which are hereby incorporated herein by reference, and constitutes your agreement to and acceptance of the terms and conditions contained herein. This Zelle Addendum and the Digital Banking T&Cs are collectively referred to as the "Zelle Service T&Cs." The Zelle Service constitutes part of the Service as that term is defined in the Digital Banking T&Cs. Capitalized terms not defined in this Zelle Addendum shall have the meaning ascribed to them in the Digital Banking T&Cs. In the event of a conflict between the Zelle Addendum and the Digital Banking T&Cs, the provisions of the Zelle Addendum shall prevail.

I. Description of Zelle Services

We have partnered with the Zelle Network (“Zelle”) to enable a convenient way to transfer money between you and others who are enrolled directly with Zelle® or enrolled with another financial institution that partners with Zelle (each, a “User”) using aliases, such as email addresses or mobile phone numbers (the “Zelle Service”). We will refer to financial institutions that have partnered with Zelle as “Network Banks.”

A. Zelle provides no deposit account or other financial services. Zelle neither transfers nor moves money. You may not establish a financial account with Zelle of any kind. All money will be transmitted by a Network Bank.

B. THE ZELLE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU KNOW AND TRUST. YOU SHOULD NOT USE THE ZELLE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR, DO NOT KNOW OR DO NOT TRUST.

C. This Zelle Service may be offered from time to time through CCB’s Online Banking and/or Mobile Banking Services, both of which are part of CCB’s Digital banking Services. As such, you must be enrolled as a CCB Online Banking customer in order to access the Zelle Service.

II. Eligibility and User Profile

When you enroll to use the Zelle Service, you agree to the Service Terms. You represent that you have the authority to authorize debits and credits to the enrolled bank account. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as legal guardianship or pursuant to a power of attorney. To the maximum extent permitted by law, in the event a third party with legal authority uses the Services on your behalf, or if you breach the foregoing provision by allowing a third party to use the Service on your behalf (whether by sharing your credentials or otherwise), you shall be directly and solely responsible and liable for their actions as if you took the actions yourself. You agree that you will not use the Zelle Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Zelle Service to request money from anyone for any such payments. The Zelle Service is intended for personal, not business or commercial use. You agree that you will not use the Zelle Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Zelle Service with your business account or to receive business or commercial payments. We further

reserve the right to suspend or terminate your use of the Zelle Service if we believe that you are using the Zelle Service for business or commercial purposes, or for any unlawful purpose.

III. Consent to Share Personal Information (Including Account Information)

You agree that we may collect, transmit, store, and use certain information about you and your use of the Zelle Service. We will use, share and protect your personal information in accordance with our Privacy Policy, which explains how we collect and protect your personal information and how and why in certain cases we may share such information. You acknowledge that other third parties, such as Zelle, will have access to certain details of the transactions you make using the Zelle Service. You understand and acknowledge that this information will be used by us, Zelle, other banks in the Zelle network, or other third parties for the purposes of processing payment transactions, as well as for investigations related to payment transactions or alleged or suspected fraud with regard to payment transactions. You further acknowledge that we do not have control over the privacy and security of the information that you provide to such third party and that any information you disclose is subject to that third party's privacy policy and not our Privacy Policy.

IV. Privacy and Information Security

We take the security and protection of your information seriously. You can access our Privacy Policy at <https://www.ccbfinancial.com/pdf/ccbprivacy.pdf>, which is incorporated into and made a part of this Zelle Addendum by this reference.

V. Wireless Operator Data

We or Zelle may use information on file with your wireless operator to further verify your identity and in an effort to help protect against or prevent actual or potential fraud or unauthorized use of the Zelle Service. By using the Zelle Service, you authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use or disclose information related to your wireless subscriber account (such as your mobile number, name, address, email, network status, customer type, mobile device identifiers and other device and subscriber status information) to us or our service providers, which they may use for the duration of your business relationship with them solely to verify your identity and help prevent fraud. See Zelle's Privacy Policy at <https://www.zellepay.com/privacy-policy> for how it treats your data.

VI. Enrolling for the Zelle Service

A. You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no “burner” numbers). You may not enroll in the Zelle Service with a landline phone number, Google Voice number, or Voice over Internet Protocol.

B. Once enrolled, you may:

1. authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and
2. receive money from another User either at that User’s initiation or at your request, subject to the conditions of the Section below titled “Requesting Money.”

If at any time while you are enrolled, you do not send or receive money using the Zelle Service for a period of eighteen (18) consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Zelle Service until you enroll again.

Once enrolled, a Z logo will appear on your profile picture for each U.S. mobile number and/or email address that you have enrolled with Zelle. The Z logo will be displayed to other Users to aid them in determining which of your U.S mobile numbers or email addresses should be used to send money with Zelle. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll with Zelle.

VII. Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, mobile phone number, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, mobile phone number and/or other alias to send or receive money as described in this Addendum. You consent to the receipt of emails or text messages from us, from Zelle, from other Users that are sending you money or requesting money from you, and from other Network Banks or their agents regarding the Zelle Services or related transfers between Network Banks and you. You agree that we may, Zelle may or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll. You further acknowledge and agree:

A. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message Zelle Services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees, as message and data rates may apply.

B. You will immediately notify us if any email address or mobile phone number you have enrolled is (i) surrendered by you, or (ii) changed by you.

C. In the case of any messages that you may send through either us or Zelle or that we may send or Zelle may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle sends on your behalf may include your name.

D. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle, including messages that you may send through us or through Zelle or that we may send or Zelle may send on your behalf.

E. To cancel text messaging from us, send STOP to 20736. For help or information regarding text messaging, send HELP to 20736 or contact our customer service at 816-931-4060 or contactus@countryclubbank.com. You expressly consent to receipt of a text message to confirm your "STOP" request.

F. Supported Carriers: Most major carriers are supported. Limitations may apply.

VIII. Receiving Money; Money Transfers by Network Banks

All transfers of money to you shall be performed by a Network Bank per the direction of that Network Bank's User customer and at all times subject to the terms and conditions of the relevant service agreement between that Network Bank and its User customer, including without limitation any restrictions or prohibitions on permissible transactions.

Once a User initiates a transfer of money to your email address or mobile phone number enrolled with the Zelle Service, you have no ability to stop the transfer. By using the Zelle Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled. Payments sent to you will be cancelled if you have not designated any account as the primary or default account for the Zelle Service.

Most transfers of money to you from other Users will occur within minutes when the sender's and the recipient's email addresses or mobile phone numbers have already been enrolled with Zelle. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle and the other Network Banks, we may need or Zelle may need additional time to verify your identity, or the identity of the person sending the money, or the payment may be delayed due to technical difficulties or circumstances beyond our control. We may also delay, block, or place a hold on the transfer to prevent fraud or to meet our regulatory obligations. If we delay, block, or place a hold on a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e. email, push notification).

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Addendum and the procedures of the business or government agency that is sending you the payment.

IX. Sending Money; Debits by Network Banks

You may send money to another User at your initiation or in response to that User's request for money. You understand that use of this Zelle Service by you shall at all times be subject to (i) the Service Terms, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You

may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Zelle Service. If the person you sent money to has already enrolled with Zelle, either in the Zelle mobile app or with a Network Bank, the money is sent directly to their bank account (except as otherwise provided below) and may not be canceled or revoked.

You acknowledge and agree that payment transfers will be completed using only the email address or mobile phone number you enter, even if it identifies a person different from your intended recipient. Please make sure to accurately enter the recipient's email address or mobile phone number because your obligation to pay for the transfer will not be excused by an error in the information entered. If you use the Zelle Service to send money, you authorize us to withdraw funds from your designated account for all transfers of funds that you initiate through the Zelle Service, and you also agree to have sufficient funds in your designated account for each such transfer you schedule until the transfer is completed or cancelled. We will not be obligated to make any transfer you may request unless there are sufficient available funds in the account to cover the transfer.

In most cases, when you are sending money to another User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle and the other Network Banks, we may need additional time to verify your identity, or the identity of the person receiving the money, or the payment may be delayed due to technical difficulties or circumstances beyond our control. If the recipient is not enrolled as a User, the Zelle transfer will generally take between a few minutes to three (3) business days to be sent or received, after the recipient completes Zelle enrollment. The recipient of the request has fourteen (14) days to complete Zelle enrollment once they receive a request from someone to enroll with Zelle to receive funds. After fourteen (14) days, the transfer or request will expire. If you are sending money to someone who has not enrolled as a User with Zelle, either in the Zelle mobile app or with a Network Bank, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolling as a User may fail to enroll with Zelle, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. If we delay or block a payment that you have initiated, we will notify you in accordance with your User preferences (i.e. email, push notification). We have no control over the actions of other Users, other Network Banks or other financial institutions that could delay or prevent your money from being delivered to the intended User.

X. Liability

Neither we nor Zelle shall have liability to you for any transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle to complete a transaction in the correct amount, or (ii) any

related losses or damages. Neither we nor Zelle shall be liable for any typos or keystroke errors that you may make when using the Zelle Service.

THE ZELLE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU KNOW AND TRUST. YOU SHOULD NOT USE ZELLE TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR, YOU DO NOT KNOW OR DO NOT TRUST. NEITHER CCB NOR ZELLE OFFERS A PROTECTION PROGRAM FOR AUTHORIZED PAYMENTS MADE THROUGH THE ZELLE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED).

You agree that you, not us or Zelle, are responsible for resolving any payment or other disputes that you may have with any other Users with whom I send money to, or receive or request money from, using the Zelle Service.

Furthermore, you hereby release from liability and shall indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your use of Zelle Service and your provision of a telephone or mobile phone number, email address, or other delivery location that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of this Agreement.

XI. Send Limits

We reserve the right, at any time in our sole discretion and without notice to you, to impose limits number of payments you may send, receive, or request over a certain period of time as well as individual transaction amounts, which limit may change at our sole discretion and without notice to you. If you attempt to send, receive, or request payment(s) in excess of your limit, such payment may be rejected. If you are permitted to send, receive, or request payment(s) in excess of your limit, such payment shall be subject to these terms and conditions, and we are not obligated to accept similar payment(s) at other times.

XII. Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. Neither we nor Zelle accept responsibility if the other User rejects or ignores your request,

or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle may decide, in our sole discretion, that we will not send a reminder or repeat request to that User.

By using the Zelle Service, you agree that you are not engaging in the business of debt collection by attempting to use the Zelle Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. In addition to any other indemnification obligations you may have herein, you agree to indemnify, defend and hold harmless us and Zelle, including its respective owners, directors, officers agents, and Network Banks from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle. Neither we nor Zelle assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money. We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

XIII. Transaction Errors

In Case of Errors or Questions About Your Electronic Transfers telephone us at 816-931-4060, write us at PO Box 410889, Kansas City Mo 64141 ATTN: Customer Service as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and account number (if any).

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) Business Days to credit your account for the amount you think is in error. We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

XIV. Your Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your User ID or Password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within four (4) business days after you learn of the loss or theft of your User ID or Password, you can lose no more than \$50.00 if someone used your User ID or Password without your permission. If you do NOT tell us within four (4) business days after you learn of the loss or theft of your card or code, you could lose as much as \$500.00 if someone used your User ID or Password without your permission.

Contact in Event of Unauthorized Transfer - If you believe your Access ID or Password has been lost or stolen, call: 816-931-4060, and via mail, write to us at PO Box 410889, Kansas City, Mo. 64141 ATTN: Customer Service.

XV. Liability for Failure to Complete Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

If, through no fault of ours, you do not have enough money in your account to make the transfer.

If the transfer would go over the credit limit on your overdraft line, if applicable.

If the Service was not working properly and you knew about the breakdown when you started the transfer.

If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

If the transfer would have resulted in a violation of law, regulation or court order.

There may be other exceptions stated in our agreement with you.

To the extent not prohibited by applicable law, we shall not be liable for any error or delay so long as we have acted in accordance with these Terms and Conditions. Our responsibility under these Terms and Conditions is limited to the exercise of reasonable and ordinary care, and (except to the extent required by applicable law or regulations) we are not liable for any error or delay on the part of any third party or for any other act or omission of any third party). We shall not be liable if you have not given us complete, correct or current transfer or payment instructions or if you have not properly followed instructions concerning the use of the Service.

XVI. Fees

We do not charge a fee for using the Zelle Service. Any other fees applicable to your bank account, as well as other Digital Banking Services (if applicable – see Digital Banking T&Cs), continue to apply. We may change the fees that apply to the Zelle Service, and the circumstances under which fees may be waived at any time for any reason. We will give you reasonable notice of such change as required by law. If we process a transaction in accordance with your instructions that overdraws your account with us, we may assess a fee or charge interest for any such overdraft in accordance with the terms of any

applicable agreements with us. We will not be liable for failure to pay any transfer request unless it is drawn against available funds in the designated account.

You are responsible for any and all charges, including, but not limited to, fees associated with text messaging, data, or other message services imposed by your communications service provider, including, without limitation, for short message service. You agree that we are not responsible for any telephone or other internet access charges you may incur by using the Service.

XVII. Use of Our On-line Banking Site and/or Mobile App

You agree to access CCB's website and/or mobile app in compliance with our Website Terms of Use (located at <https://www.ccbfinancial.com/pdf/websitetermsfuse.pdf>) and/or our Digital Banking T&Cs, each of which are incorporated into and made part of this Zelle Addendum by this reference. A copy of the Digital Banking T&Cs is available within Consumer Online Banking.

XVIII. Cancellation of the Zelle Service

You may cancel the Zelle Service by calling 816-931-4060. Any payment(s) that have begun processing before the requested cancellation date will be processed by us, and any transfer that is in process cannot be cancelled by you. When you cancel the Service, you will no longer be able to access or use the Service and you will not receive a refund of service fees, if any. When you cancel the Service, it will not cancel your other online services or your account relationships, if any, with us.

XIX. Right to Terminate Access

We reserve the right, subject to applicable law, to terminate or suspend the Zelle Service and your right to use the Zelle Service, in whole or in part, at any time and for any reason, including without limitation if we, in our sole judgment, believe you have engaged in conduct or activities that violate any terms of this Zelle Addendum, the Digital banking T&Cs, or the rights of CCB and/or Zelle, or if you provide us with false or misleading information or interfere with other users or the administration of the Zelle Service.

The Zelle Service may not be available at all times. In the event that CCB at any time incurs a problem with your use of the Zelle Service, including without limitation a failure in attempting to debit your eligible CCB account or to collect with respect to any of your transfers using the Zelle Service, and

without limiting any other right or remedy that CCB may have under this Zelle Addendum, the Digital Banking T&Cs or otherwise, CCB reserves the right to suspend or terminate a transfer or your right to use the Zelle Service, immediately and without prior notice to you. You understand and agree that such action is reasonable for CCB to take in order to protect CCB from loss. In the event of such a suspension, you may request reinstatement of your use of the Zelle Service by contacting CCB using any of the methods provided for within this Zelle Addendum or the Digital Banking T&Cs. In the event that your Zelle Service is terminated, you understand that you may not request reinstatement of your use of the Zelle Service. CCB reserves the right in its sole discretion to grant or deny reinstatement of your use of the Zelle Service. In the event CCB agrees to reinstate your use of the Zelle Service, CCB reserves the right to initially reinstate your use of the Zelle Service subject to lower per transaction and monthly dollar transfer limits and/or with other restrictions on your use of the Zelle Service. Based upon your subsequent usage of the Zelle Service, CCB in its sole discretion may thereafter restore your ability to effect transfers subject to such higher per-transaction and monthly dollar transfer limits as may then be in effect.

We also reserve the right to terminate or suspend our participation with Zelle or with a particular financial institution at any time.

XX. Disclaimer of Warranties

EXCEPT AS OTHERWISE EXPRESSLY PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER BANK NOR ZELLE MAKES ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE ZELLE SERVICE. BANK AND ZELLE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE ZELLE SERVICE DESCRIBED OR PROVIDED. NEITHER BANK NOR ZELLE WARRANTS THAT THE ZELLE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR OTHERWISE SECURE, OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE ZELLE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

XXI. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL BANK OR ZELLE, ITS RESPECTIVE OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK BANKS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE ZELLE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE ZELLE SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; OR

(IV) ANY OTHER MATTER RELATING TO THE ZELLE SERVICES DESCRIBED OR PROVIDED, EVEN IF BANK OR ZELLE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH ZELLE'S ZELLE SERVICE OR WITH THE TERMS OF THIS ZELLE ADDENDUM, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE ZELLE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF BANK OR ZELLE, ITS RESPECTIVE OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK BANKS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

XXII. Indemnification

You acknowledge and agree that you are personally responsible and liable for your conduct while using the Zelle Service, and except as otherwise provided in this Zelle Addendum, you agree to indemnify, defend and hold harmless Bank and Zelle, its respective owners, directors, officers, agents and Network Banks from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of (i) your use, misuse, errors, or inability to use the Zelle Service, or any violation by you of the terms of the Service Terms; (ii) the use of the Service by anyone using your card number, account number, PIN, User ID or Password with your knowledge or permission; (iii) any third party claims or otherwise, in relation to (i) or (ii) above; or (iv) your violation of this Zelle Addendum or the rights of any third party (including, but not limited to, privacy rights). Your obligations under this paragraph shall survive termination of this Zelle Addendum.

XXIII. Miscellaneous

Subject to the terms of the Service Terms, the Zelle Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond our or Zelle's control. Live customer Zelle Service generally will be available by calling 816-931-4060 Monday through Friday, excluding US bank holidays. After-hours customer service is available by calling 855-259-3192 (Mon.-Fri. 5:30 pm – 8 am, Sat. 1 pm – Mon. 8 am). In addition to this Zelle Addendum, you agree to be bound by and comply with such other written requirements as we may furnish to you in connection with either the Service or other products which may be accessed via the Service, including, but not limited to, any deposit account agreements that apply to your account, the Digital Banking T&Cs as well as all Addendums thereto, and with all applicable State and Federal laws and regulations. In the event of a conflict between the terms of this Agreement and any applicable account agreements with us, the terms of this Agreement will control except as may be otherwise stated herein.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

[End of Addendum. Last Updated October 2023]