

Terms and Conditions for Adding a Pendleton Community Bank
MasterCard Debit Card to a Mobile Wallet

These terms and conditions (the "Terms") for attaching your Pendleton Community Bank debit card ("PCB Debit Card") to a digital storage system ("Mobile Wallet") apply when you add a PCB Debit Card to a Mobile Wallet. In these Terms, you and your refer to any person that seeks to add a PCB Debit Card to any Mobile Wallet; and we, us, our, and Pendleton Community Bank, Franklin, West Virginia refer to the issuer of your PCB Debit Card (the Bank).

PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE CREATING, ACTIVATING OR USING YOUR MOBILE CARD. WHEN YOU DO SO, YOU ACCEPT AND AGREE TO BE BOUND AND ABIDE BY THESE TERMS OF USE.

- You are solely responsible for maintaining the confidentiality of your supported device User ID, supported device passwords and any other means that you may from time to time have to access the application. If you share these credentials with any other person, they may be able to use your PCB Debit Card(s), and get access to your personal and payment information available through the Mobile Wallet Service provider.
- Call one of Pendleton Community Bank's Financial Centers immediately (contact information available at www.yourbank.bank) or call us toll free at (866) 722-2651, if you believe your supported device or authentication credentials have been lost, stolen or compromised in any way or an unauthorized person has used or may use your credentials without authorization.
- These Terms govern your access to and use of your PCB Debit Card only as between the Bank and you. iOS, Android, your wireless carrier, and other third party services or websites incorporated in the Mobile Wallet may have their own terms and conditions and privacy policies ("Third Party Agreements") and you are also subject to those Third Party Agreements when you give them your personal information, use their services or visit their respective websites.

1. Fees

Pendleton Community Bank does not charge you any additional fees for adding your PCB Debit Card to the Mobile Wallet or using your PCB Debit Card in the Mobile Wallet. The Mobile Wallet provider and other third parties such as wireless companies or data service providers may charge you fees and you will be responsible for all fees that may be imposed by third parties in connection with your Mobile Wallet use (such as data usage or text messaging charges imposed on you by your wireless carrier) and be subject to any restrictions those third parties may impose.

2. Adding your PCB Debit Card

You can add an eligible PCB Debit Card to the Mobile Wallet by following the instructions of the Mobile Wallet provider. Only PCB Debit Cards that we indicate are eligible can be added to the Mobile Wallet. If your PCB Debit Card or underlying account is not in good standing, that PCB Debit Card will not be eligible to enroll in the Mobile Wallet Service. When you add a PCB Debit Card to the Mobile Wallet, the Mobile Wallet allows you to use the PCB Debit Card to enter into transactions where the Mobile Wallet is accepted. The Mobile Wallet may not be accepted at all places where your PCB Debit Card is accepted.

3. Your PCB Debit Card Terms Do Not Change

The terms and account agreement that govern your PCB Debit Card do not change when you add your PCB Debit Card to the Mobile Wallet. The Mobile Wallet simply provides another way for you to make purchases using the PCB Debit Card. Any applicable interest, fees, and charges that apply to your PCB Debit Card will also apply when you use the Mobile Wallet to access your PCB Debit Card.

4. Pendleton Community Bank is Not Responsible for the Mobile Wallet.

The Bank is not the provider of the Mobile Wallet, and is not responsible for providing the Mobile Wallet service to you. The Bank is only responsible for supplying information securely to the Mobile Wallet provider to allow usage of PCB Debit Card in the Mobile Wallet. We are not responsible for any failure of the Mobile 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 Mobile Wallet provider or associated third party relationships that may impact your use of the Mobile Wallet. You acknowledge that you have read and accepted the terms and conditions of the Mobile Wallet by requesting that your PCB Debit Card be added to the Mobile Wallet.

5. Contacting You Electronically and by Email

You consent to receive electronic communications and disclosures from us in connection with your PCB Debit Card and the Mobile Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Pendleton Community 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. By accepting these Terms and Conditions, you agree that it is subject to the federal Electronic Signatures in Global and National Commerce Act. ("E-SIGN"). Continued use of a PCB Debit Card in a Mobile Wallet requires that you agree to receive all notices electronically. If you prefer to receive paper notices, you have the right to withdraw your consent, in which case we will terminate your use of the PCB Debit Card in a Mobile Wallet.

6. Removing Your PCB Debit Card from the Mobile Wallet.

You may remove one or more of your PCB Debit Cards from a Mobile Wallet at any time by following the instructions provided by the Mobile Wallet Service provider, or by contacting one of Pendleton Community Bank's Financial Centers (contact information available at www.yourbank.bank) or call us toll free at (866) 722-2651.

7. Suspension and Cancellation

The Bank reserves the right to discontinue offering or supporting any PCB Debit Card or to not participate in a Mobile Wallet Service. Except as otherwise required by applicable law, we may block, restrict, suspend or terminate your use of any PCB Debit Card at any time and for any reason without notice. Suspension or cancellation may occur if you violate these Terms of Use, or the Terms or Account Agreements for your PCB Debit Card; or if we suspect fraudulent activity or as a result of the cancellation or suspension of your Bank account associated with your PCB Debit Card. You agree that we will not be liable to you or any third party for any block, suspension, cancellation or termination of your use of any PCB Debit Card.

The Bank may disqualify a PCB Debit Card or discontinue providing any services to any individual suspected of violating these Terms or the Third Party Agreements related to the Mobile Wallet Services in its sole and absolute discretion. We also caution you that ANY ATTEMPT BY AN INDIVIDUAL OR ENTITY TO DELIBERATELY INTERFERE, INTERRUPT, MODIFY, AUDIT, ASSESS, RE-ENGINEER, OR DAMAGE ANY ASPECT OF A PCB DEBIT CARD OR THE MOBILE WALLET SERVICES OR UNDERMINE THE LEGITIMATE OPERATION OF A PCB DEBIT CARD OR THE MOBILE WALLET SERVICES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND PENDLETON COMMUNITY BANK RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING, WITHOUT LIMITATION, ATTORNEYS' FEES) FROM ANY INDIVIDUAL OR ENTITY RESPONSIBLE FOR SUCH ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

8. 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 PCB Debit Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in the terms and account agreements that govern your PCB Debit Card.

9. Changes to the Terms

We reserve the right to revise these Terms at any time and you are deemed to be aware of and bound by any changes to these Terms by your continued access to or use of any PCB Debit Card in the Mobile Wallet Service. You will be able to view the revised Terms on your supported device by accessing any of your PCB Debit Cards. If you do not accept any revisions made to these Terms, your sole and exclusive remedy is to terminate your use of and delete all PCB Debit Card(s) from the Mobile Wallet Services.

10. Privacy

Your privacy and the security of your information are important to us. When creating your PCB Debit Card in the Mobile Wallet, we collect certain information from the Mobile Wallet Service provider to verify your identity, to enable you to use your PCB Debit Card and to facilitate your participation in the Mobile Wallet Services. The Pendleton Community Bank Consumer Privacy Notice (available on our website at www.yourbank.bank) applies to your use of your PCB Debit Card in the Mobile Wallet. You agree that we may share your information with the Mobile Wallet provider, a payment network, and others in order provide the services you have requested, to make information available to you about your PCB Debit Card transactions, and to improve our ability to offer these services. This information helps us to add your PCB Debit Card to the Mobile Wallet Service and to maintain the Mobile Wallet Service. We do not control the privacy and security of your information that may be held by the Mobile Wallet Service provider which is governed by the privacy policy given to you by the Mobile Wallet Service provider.

11. Indemnification

You shall indemnify and hold Pendleton Community Bank, its licensors, sponsors, agencies and its parents, subsidiaries, affiliates, officers and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of (i) your use of any PCB Debit Card and a Mobile Wallet Service or (ii) any breach of the terms and conditions set forth in these Terms by you, or other users of the Mobile Wallet Service using your Mobile Card or credentials. You must use your best efforts to cooperate with us in the prosecution or defense of any such claim. We have to employ counsel of our choice to defend and control of any such matter subject to indemnification by you. You have the right, at your own expense, to employ separate counsel to participate in such matter on a non-controlling basis.

12. Notices

The Bank may provide notices to you concerning these Terms and your use of a PCB Debit Card in the Mobile Wallet Service by posting the material on our website at www.yourbank.com, or through electronic notice provided to you by the Mobile Wallet Service. For questions, disputes, or complaints about your PCB Debit Card, contact one of Pendleton Community Bank's Financial Centers (contact information available at www.yourbank.bank) or call us toll free at (866) 722-2651.