

## **Exchange OnLine Consumer Internet Banking**

### **Terms and Conditions for National Exchange Bank & Trust Text Message Alerts**

### **National Exchange Bank & Trust Premium Alerts Disclosure of Timing**

**The wireless carriers are not liable for delayed or undelivered messages.**

**One text message per query. Message and Data Rates May Apply.**

Message frequency depends on your subscriptions and activities.

Text **HELP** to 20736 for help or call 877-921-7700.

Text **STOP** to 20736 to cancel all future Text Alerts.

Supported carriers include, but are not limited to: AT&T<sup>®</sup>, T-Mobile<sup>®</sup>, U.S. Cellular<sup>®</sup>, Sprint<sup>®</sup>, Verizon Wireless, MetroPCS<sup>®</sup>, Boost<sup>™</sup>, Virgin Mobile<sup>®</sup> and Cricket<sup>™</sup>.

To use National Exchange Bank & Trust Alerts, you must have an active UserID and Password for Exchange OnLine, National Exchange Bank & Trust's Internet banking service. You agree that you have read and agreed to the Electronic Services Agreement and Security Schedule (Consumer Online Banking and Bill Payment Agreement) which applies to these Terms and Conditions of Use. You also acknowledge and agree to these End User Terms which supplement the Electronic Services Agreement and Security Schedule when you set up Premium Alerts through Exchange OnLine.

To set up alerts and how you receive them, login to Exchange OnLine and visit the "Manage My Alerts" section in the Customer Service tab.

1. Your wireless carrier's standard messaging rates apply to your entry or submission message, our confirmation and all subsequent SMS (text message) correspondence. National Exchange Bank & Trust does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.
2. By subscribing, you consent to receiving up to 90 SMS messages per day, including text messages from us which may include offers from us. You can unsubscribe at any time from all services by sending STOP to 20736.
3. You represent that you are the owner, or authorized user of the wireless device you use to subscribe to the service, and that you are authorized to approve the applicable charges.
4. We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.
5. Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.
6. The service as well as the content and materials received through the service are proprietary to us and our licensors and are for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the service or its functionality.

7. The service is available only in the United States.
8. We reserve the right to alter charges and/or these terms and conditions from time to time. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the event your wireless service terminates or lapses. We may discontinue the service at any time.
9. We do not charge for help or info messages; however, your normal carrier rates apply.

2016-05

## **Premium Alerts Disclosure of Timing**

National Exchange Bank & Trust Consumer Internet Banking (Exchange OnLine) alerts are provided as a convenience to our customers, and National Exchange Bank & Trust shall not be liable to you for any damages whatsoever arising in connection with the accuracy and completeness of information or timeliness of alert messages supplied through Exchange OnLine Internet Banking regarding your Account.

As general guidelines for Exchange OnLine Premium Alerts, please note the following alert timing. These timelines are a guideline and may vary based upon your service provider and system maintenance.

### ***Exchange OnLine Security Alert Email Alert***

Every 15 minutes, the system checks for new instances of the following e-mail alerts triggered by the customer. When found, they are processed immediately.

- Contact Information Changed
- New Account Opened
- Password Changed
- User ID Changes

### ***Exchange OnLine Account Alert Email Alert***

Exchange OnLine Account Alerts are compiled and sent after nightly processing. Alerts are queued until nightly processing is complete, at which time they are processed and sent. These include but are not limited to:

- Account Balance Below Minimum Threshold (two thresholds can be set)
- Account Balance Above Maximum Threshold (customer specifies amount, one threshold can be set)
- Internal Transfer Completed (to and from the account)
- Internal Transfer Failed (to and from the account)
- Deposit Completed (specific amount entered by the customer, one amount may be set)
- Check Cleared (specific check # entered by the customer, up to five check numbers may be used at one time)
- Credit Card Payment Completed
- Credit Card Payment Failed
- Certificate Maturity
- External Transfer Completed (to and from the account)
- External Transfer Failed (to and from the account)
- Account Balance Alerts (single or recurring)

### ***Bill Pay Email Alert***

Every hour, the system checks for new instances of Bill Pay alerts triggered. **Note:** Since Bill Payment processing does not take place on weekends, no bill pay alerts are sent over the weekend. These include but are not limited to:

- eBills – Incoming Bills and Notices
- eBills – Setup
- eBills – Warning/Reminder
- Funding Account changes
- Payee Maintenance
- Payments – Automatic Payment updates
- Payments – Daily Report of Sent Payments
- Payments – Expedited Payment Sent
- Payments – Problem with a Scheduled Payment
- Payments – User-Created Reminder

### ***ATM/CheckCard Email Alert***

Every 5 minutes, the system checks for new instances of email alerts triggered. When found, they are processed immediately and sent. Alerts triggered between 11:00 PM and 1:30 AM CT may be delayed due to nightly processing requirements. These include but are not limited to:

- Credit Transaction At or above \$\_\_\_\_\_ Processed
- Card Transaction Declined
- Transaction Monitoring – Suspicious Activity
- Card Status Changed
- Transaction Monitoring – International Transaction
- Transaction Monitoring –Out-Of-State Transaction
- Transaction Monitoring – Card Not Present

### **Text Alerts**

Text message alerts are created at the same time as email alerts. However, text messages are generated between 12:00 p.m. and 12:30 p.m. CST may be delayed due to processing requirements.

*Note: If multiple alerts are sent out the same day, when you view the alerts on your mobile phone they will be threaded together.*

### **End of Day Processing Alerts**

Exchange OnLine and Bill Pay Alerts that require end of day processing (IE: Transfer alerts) are sent after end of day processing. Exchange OnLine account alerts are not sent on Saturday or Sunday. They will be sent out the Monday after the event, and will appear in the inbox early on Tuesday morning.

ATM/Debit Card alerts, Exchange OnLine Security Alerts, and Bill Pay setup alerts (IE: payee setup alerts) are not tied to end of day processing and are sent 7 days a week.

January 6, 2013