

Marquette's Internet Banking Agreement & Disclosure

This Internet Banking Agreement and Disclosure ("the agreement") explains the terms and conditions governing the basic internet banking services and bill pay services offered by Marquette Savings Bank ("the bank"). All internet banking services of any kind whatsoever offered or afforded by the Bank (including, but not limited to funds transfer, bill pay services, and ACH transactions) will be referred to collectively as "internet banking services" in this agreement.

By using any of the internet banking services, you agree to be bound by the terms and conditions contained in the agreement, all applicable federal regulatory disclosures, and the initial new account disclosures. All applicable service fee schedules published by the bank from time to time will apply to the internet banking services. You are responsible for payment of any fees incurred by you on any account, for any service, at any time. You agree to pay such fees upon request of the bank. Further, you agree to pay all telephone charges or fees incurred by you in accessing internet banking services.

Agreement Acceptance

Your initial use of any internet banking services in connection with your account at the bank constitutes your acceptance and agreement to be bound by all of the terms and conditions of this agreement and of the initial new accounts disclosure. Such initial use acknowledges your receipt and understanding of this agreement and the new account disclosures.

Availability of Deposits

For determining the availability of deposits, the term "business day" means all days except Saturday, Sunday and all normal banking holidays. Any transactions, via internet banking services, completed after 4:00 p.m. Eastern Standard Time may be treated as a transaction on the next business day.

Related Fees

There are no fees for accessing your account(s) through the internet banking services. Other fees may apply to services conducted through internet banking services. Please refer to the service fee schedule you received when you opened your account. If you need additional fee disclosure, please contact Marquette Savings Bank.

Password Use

The bank is entitled to act upon instructions received through any internet banking service under your password and without inquiring into the identity of the person using that password. However, you agree that you will not, under any circumstances, disclose your password by telephone or any other means to any person. You are responsible for the safekeeping of your password. You acknowledge that no person from the bank will ever ask for your password, that bank employees do not need and should not ask for your password. You agree never to provide your password to anyone, including anyone claiming to represent the bank. You will be prompted from time to time to change your password for additional security.

You agree that if you permit another person to use the service or give them your user ID and password, you are responsible for all activity the person initiates even if he/she exceeds your authorization. You agree to notify the bank immediately in the event your password is lost or stolen or is otherwise compromised. At any time, you may ask the bank to disable your password.

Joint Accounts

For joint accounts, each person will have a separate user ID and password. Each person on a joint account will be liable for all transactions that are made on the account. Each person on a joint account authorizes all transactions made by any other person on the account. Each person on a joint account agrees to be liable for the actions of the other person(s) on the accounts.

Termination

Marquette Savings Bank reserves the right to terminate the use of internet banking services at any time without prior notice. Once this agreement is terminated, the bank will not allow any additional transactions on the account, nor will additional internet banking services be permitted. This agreement can be changed. When making changes, the bank will comply with all legal notice requirements. If this agreement is modified, your continued use of the account will represent your acceptance of such modifications.

Customer Service Information:

Available at (814) 455-4481 during the following hours: Monday - Friday, 9:00 a.m. to 4:30 p.m.

Mailing Address: Marquette Savings Bank
920 Peach Street
Erie PA 16501-1486