

MOBILE BANKING SERVICES AGREEMENT AND DISCLOSURES

(If Applicable)

Terms and Conditions: **Blue Grass Federal**

Thank you for using Blue Grass Federal Mobile Banking combined with your handheld's text messaging capabilities. **Message & Data rates may apply. For help, text "HELP" to 48179. To cancel, text "STOP" to 25215 at anytime.** In case of questions please contact customer service at {888-243-2543} or visit {www.fiserv.com}.

BLUE GRASS FEDERAL PRIVACY POLICY

Terms and Conditions

- **Program:** Blue Grass Federal offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates may apply. **Customers will be allowed to opt out of this program at any time.**
- **Questions:** You can contact us at {888-243-2543}, or send a text message with the word "HELP" to this number: **48179**. We can answer any questions you have about the program.
- **To Stop the program:** To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: **25215**. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.
- **Terms & Conditions:** By participating in Mobile Banking, you are agreeing to the terms and conditions presented here.
- Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Mobile Banking and any software you may obtain from Mobile Banking ("Software") may not be available at any time for any reason outside of the reasonable control of Blue Grass Federal or any service provider.

Privacy and User Information. You acknowledge that in connection with your use of Mobile Banking, Blue Grass Federal and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files, data about your usage of the service (such as session length, number of transactions and geolocation), and other data and information provided by you or from other sources in connection with Mobile Banking or the Software (collectively "User Information"). Blue Grass Federal and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking, perform analytics to improve the service, and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. Blue Grass Federal and its affiliates and service providers also reserve the right to monitor use of Mobile Banking and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.

Restrictions on Use. You agree not to use Mobile Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, "spam," and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party's intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by Blue Grass Federal (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of Blue Grass Federal or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose Blue Grass Federal, any third-party service provider involved in providing Mobile Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to: (a) access any software or services for which your use has not been authorized; or (b) use or attempt to use a third party's account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software, or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software.

Use of Google Maps: You agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at https://www.google.com/help/legalnotices_maps/, or other URLs as may be updated by Google.

CARD CONTROLS ADDITIONAL TERMS.

The following supplemental Terms of Use (“Supplement”) applies to the card controls feature (“Card Controls”) within the Mobile Banking mobile application (“Mobile Banking App”), notwithstanding anything in the Agreement to the contrary. The Supplement only applies to Card Controls. If Card Controls are not available to you, then this Supplement does not apply. To the extent there is any conflict between the terms of the Agreement and this Supplement with respect to Card Controls, then the terms in this Supplement shall apply.

1. The Card Controls feature is only available for debit cards issued by Blue Grass Federal that you register within the Mobile Banking App.
2. The Card Controls alerts and controls you set through use of the Mobile Banking App may continue to apply, even if you delete the Mobile Banking App or remove it from your mobile device. Please contact Blue Grass Federal to discontinue the alerts and controls.
3. Certain Card Control functionality within the Mobile Banking App may not be available for all transactions. Controls and alerts based on the location of the mobile device where the Mobile Banking App is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card-not-present transactions or transactions where the actual location of the merchant differs from the merchant’s registered address.
4. Card Controls may enable access to Blue Grass Federal and third parties’ services and web sites, including GPS locator websites, such as Google’s. Use of such services may require Internet access and that you accept additional terms and conditions applicable thereto.
5. To the extent this Mobile Banking App allows you to access third party services, Blue Grass Federal, and those third parties, as applicable, reserve the right to change, suspend, remove, or disable access to any of those services at any time without notice. In no event will we be liable for the removal of or disabling of access to any such services. We may also impose limits on the use of or access to certain services, in any case and without notice or liability.
6. THE MOBILE BANKING APP, THE SERVICES AND RELATED DOCUMENTATION ARE PROVIDED “AS IS” WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON- INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF OUR SERVICE, AND OPERATION OF THE MOBILE BANKING APP OR THE SERVICES MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. SOME STATES DO NOT ALLOW THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU TO THE EXTENT THEY ARE PROHIBITED BY STATE LAW.
7. Limitation of Liability. YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE MOBILE BANKING APP AND THE SERVICES MAY BE DELAYED, INTERRUPTED OR DISRUPTED FOR AN INDETERMINATE AMOUNT OF TIME DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICES, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS, INTERNET DISRUPTION OR OTHER REASONS. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICES THAT IS CAUSED BY OR ARISES OUT OF ANY SUCH DELAY, INTERRUPTION, DISRUPTION OR SIMILAR FAILURE. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, OR LOSS OF GOODWILL OR LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE MOBILE BANKING APP, OR THE SERVICES, OR THE WEBSITES THROUGH WHICH THE MOBILE BANKING APP OR THE SERVICE OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE BE LIABLE FOR ANY CLAIM, ARISING FROM OR RELATED TO THE MOBILE BANKING APP, THE SERVICES OR THE WEBSITE THROUGH WHICH THE APP OR THE SERVICES IS OFFERED, THAT YOU DO NOT STATE IN WRITING IN A COMPLAINT FILED IN A COURT OR ARBITRATION PROCEEDING WITHIN TWO (2) YEARS OF THE DATE THAT THE EVENT GIVING RISE TO THE CLAIM OCCURRED. THESE LIMITATIONS WILL APPLY TO ALL CAUSES OF ACTION, WHETHER ARISING FROM BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY. OUR AGGREGATE LIABILITY, AND THE AGGREGATE LIABILITY OF OUR AFFILIATES AND LICENSORS AND CONTRACTORS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, TO YOU AND ANY THIRD PARTY FOR ANY AND ALL CLAIMS OR OBLIGATIONS RELATING TO THIS AGREEMENT SHALL BE LIMITED TO DIRECT OUT OF POCKET DAMAGES UP TO A MAXIMUM OF \$500 (FIVE HUNDRED DOLLARS). SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.
8. Unless our account agreement with you states otherwise, this Agreement shall be governed by and construed in accordance with the laws of the State in which you reside, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

ALERTS ADDITIONAL TERMS.

The following Alerts terms and conditions (“Alerts Terms of Use”) only apply to the Alerts feature (as defined below). If Alerts are not available to you, then this Alerts Terms of Use does not apply. To the extent there is any conflict between the terms of the Agreement and this Alerts Terms of Use with respect to Alerts, then the terms in this Alerts Terms of Use shall apply.

Alerts. Your enrollment in Blue Grass Federal Online Banking and/or Mobile Banking (the “Service”) includes enrollment to receive transaction alerts and notifications (“Alerts”). Alerts are electronic notices from us that contain transactional information about your Blue Grass Federal account(s). Alerts are provided within the following categories:

- **Mandatory Alerts** provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- **Account Alerts** provide you with notification of important account activities or when certain changes are made to your Service accounts. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- **Additional Alerts** must be activated by you to be enabled. These Additional Alerts can be accessed from the **More** menu within Blue Grass Federal Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so **Blue Grass Federal** reserves the right to terminate its Alerts service at any time without prior notice to you.

Methods of Delivery. We may provide Alerts through one or more channels (“EndPoints”): (a) a mobile device, by text message; (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Blue Grass Federal Online Banking message in-box, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device’s number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop Alerts via text message, text “STOP” to 25215 at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in Blue Grass Federal Online Banking and click the box next to your mobile number for the Alerts you’d like to receive again. For help with SMS text alerts, text “HELP” to 48179. In case of questions please contact customer service at {888-243-2543}. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. Blue Grass Federal provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside **Blue Grass Federal’s** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Blue Grass Federal, its directors, officers, employees, agents and service providers liable for losses or damages, including attorneys’ fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

<https://www.bluegrassfederal.com/Disclosures>

PRIVACY AND USER INFORMATION - DATA ANALYTICS.

You acknowledge that in connection with your use of Mobile Banking, Blue Grass Federal and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive data about your usage of the service (such as session length, number of transactions and geolocation), and other data and information provided by you or from other sources in connection with Mobile Banking or the Software. Blue Grass Federal and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking, perform analytics to improve the service, and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you.

BIOMETRIC LOGIN FOR MOBILE BANKING.

Biometric login is an optional biometric sign-in method for Blue Grass Federal Mobile Banking that may be available for certain mobile devices that have a built-in biometric scanner. To use biometric login, you will need to first save your fingerprint/facial feature scan on your mobile device (for more help with biometric scanning, contact the manufacturer that supports your mobile device). Biometrics are stored on your device only and Blue Grass Federal never sees or stores your biometric information. You acknowledge that by enabling biometric login, you will allow anyone who has biometric information stored on your device access to your personal and payment account information within Blue Grass Federal Mobile Banking. Blue Grass Federal reserves the right to suspend or disable this feature at any time. Biometric login can only be associated with one

Mobile Banking username at a time on a device. If your device doesn't recognize your biometric information, you can sign in using your standard login credentials (e.g., password). To use biometric login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable biometric login anytime within Blue Grass Federal Mobile Banking.

ELECTRONIC DISCLOSURES AND NOTICES CONSENT AGREEMENT

The following provisions provide important disclosures that apply to your election to receive electronic records.

DEFINITIONS: In the provisions hereof, the terms "you" and "your" refer to the consumer, and the terms "we" and "us" refer to the financial institution ("Institution") listed above. Also, the use of "you" and "your" shall be construed in the singular and plural, as the text requires.

SCOPE AND DURATION: You have elected to receive all available disclosures, notices and other records ("records") related to our Online Banking, Mobile App and Bill Pay services from us in electronic form, until such time the events described in Changing Your E-Mail Address or Withdrawal Of Consent provisions occur.

SYSTEM REQUIREMENTS: Below are the necessary hardware and software requirements you must have in order to receive and retrieve records electronically. We will notify you of any change in the hardware or software requirements needed for access to or retention of electronic records.

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software.

- A personal computer or other device which is capable of accessing the Internet. If you are applying online, your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer 6.0 (available for downloading: <http://www.microsoft.com/windows/ie/dpwnloads/default.asp>) and your system or device must have 128-bit SSL encryption software. If you are applying online, your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

CONFIRMATION: By electing to have your records provided to you in an electronic form, you agree to confirm your ability to receive these records electronically by following any procedures specified by us, from time to time. When we notify you of any system changes, you must reconfirm your consent according to the instructions provided at the time or withdraw your consent.

REQUESTING PAPER COPIES: You may request paper copies of your records by contacting our Customer Relationship Center by phone at (859) 987-2951. A fee of \$5.00 for each record requested may apply.

CHANGING YOUR E-MAIL ADDRESS: If you change your e-mail address or other contact information, you must provide us with your new e-mail address or other contact information by contacting our Customer Relationship Center. The change will not be effective until we receive it and have had a reasonable opportunity to act upon it. If you fail to provide us with this information and electronic records are returned undelivered, we may deliver account records and information to you in paper form.

WITHDRAWAL OF CONSENT: Any authorized signer, for the account(s) listed on this Consent Agreement, has the right to withdraw at any time the consent to have records provided in electronic form by calling our Customer Relationship Center at (859) 987-2951. Your consent withdrawal will not be effective until we receive it and have had a reasonable opportunity to act upon it.

ACKNOWLEDGMENT: By accepting this Consent Agreement, you acknowledge that you have read and understood the above provisions, and request and authorize us to provide you with records indicated above in an electronic form.

ONLINE BANKING AGREEMENT AND DISCLOSURES

1. **Coverage.** This Agreement applies to your use of Online Banking ("Internet Banking"), which permits you to access your accounts with Blue Grass Federal via the Internet for various banking services. This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms "you" and "your" refer to each owner of an account accessible by Online Banking, and the terms "us," "we," and "our" refer to Blue Grass Federal.
2. **Enrollment.** Access to Internet Banking can be provided in one of two ways
 1. **Online:** You may enroll for Online Banking via bluegrassfederal.com to access your Blue Grass Federal accounts. During this process you will assign your access ID and password. Once you have completed the online enrollment process you will have access to your accounts and services offered by us.
 2. **In person:** You may also complete the same online enrollment process for online banking in the branch during the new account opening process. All information is kept strictly confidential and is not released to non-related third parties except as permitted by law. Please refer to our Privacy Statement for more information.
3. **Your Responsibility.** You are responsible for selecting all software, hardware and your Internet service provider and for any defect, malfunction or interruption in service or security due to hardware or software failure or your choice of an Internet service provider.

4. **Password.** Your Password has the same effect as your signature authorizing transactions. You agree to keep your Password safe, and not to disclose or make your Password available to anyone other than authorized users of your accounts. Be advised that anyone to whom you disclose your Password and anyone who has access to your Password will have full access and presumed authority to the services you can perform with online banking, including full access to your accounts. We have no ability to limit any such person's authority. If anyone uses your Password, you will be responsible for any transactions performed by that person.
 5. **Security.** We use a system of firewalls that serve as an immune system to protect our information applications from unauthorized intruders. Our computer operations specialists monitor this system for any indications of a breach. Additionally, we use and require you to use a browser that supports 128-bit encryption. And, we use an automatic "time out" system that will automatically log you off if, after 20 minutes of inactivity, you have not logged yourself off. As an added protection, we use a multi-layer authentication process. This process verifies your identity when you login from your registered computer or presents one of your selected challenge questions when you login from an unregistered computer and lets you know that you are in BLUE GRASS FEDERAL's internet banking site **Customer liability.** If you do not see the Green Secure URL address when you access the Online Banking site from your registered computer or one of your challenge questions does not appear when you log-in from an unregistered computer, DO NOT ENTER YOUR PASSWORD, disconnect from the site immediately, or call us (see Section 6. Loss of Password or Event of Unauthorized Transfer). Tell us at once if you believe your Password has been lost, stolen or otherwise become available to an unauthorized person; or, if your statement shows transfers that you did not make. An immediate telephone call to us is the best way to reduce any possible losses. You could lose money in your accounts, including any credit line, if available. If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500. Also, if your paper or e-mail/electronic periodic statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the statement was mailed or e-mailed to you, you may not get back any money you lost through transactions made after the 60 day time period if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the time periods.
 6. **Loss of Password or Event of Unauthorized Transfer.** If you believe your Password has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, or if one of your challenge questions failed to appear: call our Customer Service Team during business hours (Monday- Thursday, 9:00am-5:00pm EST; Friday, 9:00am-6:00pm EST; Closed on Saturday and Sunday; at (859) 987-2951 or write: Blue Grass Federal, 600 High Street, Paris, KY 40361, Attention: Customer Service; or e-mail us at info@bluegrassfederal.com.
 7. **Services.** Using Online Banking, you can:
 - view account information
 - internal and external transfer funds between your Qualified Accounts
 - schedule a recurring or future transfer between your Qualified Accounts
 - make payments out of your Qualified Accounts to your Blue Grass Federal loan accounts
 - schedule monthly payments out of your Qualified Accounts to your Blue Grass Federal loan accounts
 - request a Stop payment on an unpaid check
- The term "Qualified Accounts" means any of your Blue Grass Federal checking accounts or statement savings accounts. Subject to available funds, you may transfer funds through Online Banking in any amount.
8. **Processing Your Funds Transfer.** We will process a funds transfer on the same day as your instructions if we receive your instructions before our Internet Banking *cut-off* hour of 9:00 p.m. EST (the "*Cut-Off Hour*"). If we receive your instruction after the *Cut-Off Hour* of that day, we will process the transaction no later than the *Cut-Off Hour* of the next day. If you schedule a funds transfer for a future date, we will process the transaction on that date. If you schedule a recurring funds transfer and the payment date does not exist in a month, the payment will be processed on the last day of that month or the business day previous to the scheduled date.
 9. **Canceling funds Transfers.** You may cancel or change a scheduled funds transfer by selecting and accurately completing the appropriate fields from the payment menu. Any instruction to cancel or change a funds transfer must be made by the *Cut-Off Hour* of the day prior to the date the transaction is to be processed. If you do not accurately complete the appropriate instructions prior to that time, the transaction will be processed. You should cancel all scheduled transfers before you discontinue using the Internet banking program.
 10. **Overdrafts.** When you schedule a funds transfer using online banking, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your funds transfer from your account on the date we process your instruction. Each instruction to us to withdraw or transfer from an account is an order to us to pay from that account at that time or on a later date, if any, indicated in the instruction. We may charge these payments against your account even though the charge creates an overdraft, or we may refuse to make these payments if the charge would create an overdraft in your account. If your account becomes overdrawn, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft line of credit, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

11. **Limitations on Transfers.** Under federal regulations, you may make no more than six preauthorized electronic funds transfers and telephone transfers, including online banking transactions, checks and point-of-sale transactions per month from your savings or money market deposit account. Of these six transactions, you are limited to no more than three transactions per month by check, draft, debit card or similar order (internet) to third parties. Each funds transfer through online banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month. However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.
12. **Fees.** There is no charge to use Online Banking or to make internal transfers between your Blue Grass Federal accounts.
13. **Periodic Statements.** Your Online Banking account activity will appear on your periodic account statement.
14. **External ACH Transfers:** (Refer to Account to Account External Transfer Section) if applicable
15. **Our Liability for Failure to Make Transfers.** If you have given us all of the proper and timely instructions and have properly completed all fields required to process a transfer, and we do not complete that transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions, including but not limited to, the following:

We will not be liable to you if,

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- The transfer would go over the credit limit on your overdraft line.
- Circumstances beyond our control (such as communications, electronic or computer system failure, fire or flood) prevent the transfer or use of Online Banking, despite reasonable precautions that we have taken.
- You have not properly followed the instructions for using Online Banking.
- Your operating system is not properly installed or functioning properly.
- The failure resulted from any malfunctions of your browser, Internet service provider or computer, computer virus or other problems relating to the computer equipment you use with Online Banking, including, without limitation, your inability to access Online Banking or any part of Online Banking.
- The failure was the result of inaccessibility to Online Banking due to Online Banking system failure.
- A legal order directs us to prohibit withdrawals from the account.
- Your account is closed, or if it has been frozen.
- You, or anyone authorized by you, commits any fraud or violates any law or regulation.

Notwithstanding any other provision in this agreement, unless otherwise prohibited by law, our sole responsibility for an error by us or third party provider in transferring funds will be to correct the error, but in no case will we be liable for any indirect, special, incidental or consequential damages in connection with or in any way related to Online Banking.

Rights and Procedures to Stop Payments. If you have instructed us to make regular preauthorized transfers out of your account, you may be able to stop the payment(s). To stop a payment, call us during business hours (Monday- Thursday, 9:00am-5:00pm EST; Friday, 9:00am-6:00pm EST; closed on Saturday and Sunday); at 859-987-2951, or write to:

Blue Grass Federal
600 High St.
Paris, KY 40361

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: Your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

Notice of Varying Amounts. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten (10) days prior to the payment date of the amount to be deducted. You may choose instead to get his notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

16. **Account Information Disclosure.** See our current <https://www.bluegrassfederal.com/disclosures>
17. **Termination.** We may modify, suspend or terminate your privilege of using Online Banking and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate Online Banking, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Any one person who can use the account accessible with Online Banking may terminate Online Banking. Termination shall not affect the rights and obligations of the parties for transactions made with Online Banking before we have had a reasonable time to respond to your termination request. Your termination of Online Banking will NOT automatically terminate any pending transfers and payments; you should cancel these items prior to terminating usage of Online Banking.

18. **Third Parties.** You understand that support and services relating to Online Banking are provided by third parties other than us and you authorize us to contract with third parties to provide such support and services.
19. **Amendment.** We may amend this Agreement at any time. Notice will be sent to you at your current address as stated in our files. Amendments will be effective upon the date indicated in the notice.
20. **Limitation on our liability.** UNLESS OTHERWISE REQUIRED BY LAW, WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM THE USE OF THE SERVICES DESCRIBED IN THIS DISCLOSURE STATEMENT AND THE SERVICE AGREEMENT, INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM THE USE OF THE SOFTWARE OR THE EQUIPMENT YOU USE TO ACCESS THE SERVICE INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES BECAUSE OF A FAILURE OR DELAY IN THE DELIVERY OR PROCESSING OF ANY PAYMENT INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL ALSO NOT BE RESPONSIBLE FOR ANY TRANSFER OF FUNDS THE PRIMARY PURPOSE OF WHICH IS THE PURCHASE OR SALE OF SECURITIES OR COMMODITIES REGULATED BY THE SECURITIES AND EXCHANGE COMMISSION OR THE COMMODITY FUTURES TRADING COMMISSION.
21. **Our Business Customers.** If you are not using the Service primarily for personal, family or household purposes, sections 6, 15 and 16 of this agreement, as well as, the "In Case of Errors" page do not apply to you. In addition, you agree that you are responsible for all payments and transfers made using your Password even if you claim you never requested or received a Password or if the person using your Password was not authorized by you to do so. Also, you agree that you are responsible for any consequences if you or anyone using your Password fails to terminate transmission when your pre-selected private image and pass phrase or challenge questions do not appear.
22. **Severability.** If any provision of this Agreement is held invalid, illegal, void or unenforceable by any rule or law, administrative order or judicial decision, all other provisions of the Agreement shall remain in full force.
23. **Governing law.** This agreement is governed by and shall be constructed in accordance with the State laws of Kentucky and Wisconsin and applicable federal law.
24. **Business Days.** Our business days are Monday through Friday, excluding Saturdays, Sundays and Federal holidays, even if we, or any of our branches, are open all or part of such days.

General. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail with respect to Online Banking activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR INTERNET BANKING TRANSFERS

Telephone us:	(859) 987-2951 Main Office
Contact Days and Hours:	Monday through Thursday 9:00 am to 5:00 pm EST Friday 9:00 am to 6:00 pm EST; Closed Saturday & Sunday
Write us:	Blue Grass Federal Savings and Loan Association 600 High St., Paris, KY 40361
Business Days:	Monday through Friday, excluding Federal holidays.

Contact us as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. 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.
3. Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 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 10 business days, we may not credit your account.

We will tell you the results of our investigation within 3 business days after completing that 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.

TERMS AND CONDITIONS FOR BLUE GRASS FEDERAL MOBILE DEPOSIT SERVICE (If Applicable)

This Agreement contains the Terms and Conditions that govern the use of the Mobile Deposit feature provided to you by Blue Grass Federal Savings and Loan Association, which will be referenced going forward in this document as “BLUE GRASS FEDERAL”.

By accepting these Terms and Conditions you acknowledge and agree to abide by the rules and requirements for use of the Mobile Deposit feature and other relevant Agreements including, but not limited to BLUE GRASS FEDERAL Deposit Account Agreements and Mobile Banking Agreement. In this Agreement, the words “You” and “Your” means the (consumer, customer) that applied for and/or uses the Mobile Deposit feature provided by BLUE GRASS FEDERAL as described in this Agreement. The words “We”, “BLUE GRASS FEDERAL” “the Bank” mean Blue Grass Federal Savings and Loan Association of Lakewood (FFL). Your acceptance of invitation from BLUE GRASS FEDERAL for the Mobile Deposit feature, your BLUE GRASS FEDERAL Deposit Account Agreement and Mobile Banking Agreement are hereby incorporated into one and made a part of this Agreement

Use of the Services Following confirmation of your use of the services by BLUE GRASS FEDERAL, authorized by BLUE GRASS FEDERAL to remotely deposit paper checks received to your account with BLUE GRASS FEDERAL (the “Account”) by electronically transmitting a digital image of the paper check(s) to BLUE GRASS FEDERAL for deposit. Your use of the Services constitutes your acceptance of the terms and conditions of this Disclosure and Agreement

Upon receipt of the digital image, BLUE GRASS FEDERAL will review the image for acceptability. BLUE GRASS FEDERAL is not responsible for any image BLUE GRASS FEDERAL does not receive. Following receipt of the image, BLUE GRASS FEDERAL may process the image by preparing a “substitute check” or clearing the item as an image transaction. Notwithstanding anything to the contrary, BLUE GRASS FEDERAL reserves the right, within its sole and absolute discretion, to accept or reject any item for remote deposit into Your Account. Any amount credited to Your Account for items deposited using the Services is a provisional credit and you agree to indemnify BLUE GRASS FEDERAL against any loss you suffer because of your acceptance of the remotely deposited check.

In addition you agree that you will not (i) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, (ii) copy or reproduce all or any part of the technology or Service; or (iii) interfere, or attempt to interfere, with the technology or Service.

Compliance with Law You agree to use the Service for lawful purposes and in compliance with laws, statutes, regulations and ordinances pertaining to the services, all laws relating to the banking transactions contemplated hereunder. You agree that you will only transmit acceptable items for deposit and have the original items in accordance with applicable laws, rules, and regulations. You promise to indemnify and hold BLUE GRASS FEDERAL harmless for any damages, liabilities, costs, expenses (including attorneys’ fees) or other harm arising out of any violation thereof. This indemnity will survive termination of the Account and this Agreement.

Check Processing and Requirements Any image of a check that you transmit to BLUE GRASS FEDERAL must accurately and legibly provide all the information on the front and back of the check at the time presented to you by the drawer. The original check will be transmitted accurately and legibly and will provide the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) Payee information placed on the check prior to the time an image of the check is captured and properly endorsed on the back of the check. Checks payable to a third party will not be accepted for deposit (i.e. any item that is made payable to another party and then endorsed to the customer by such party). If the check is payable to all account owners, then either customer may endorse the check; unless the check is payable with “and” then all payee’s must endorse the check to be accepted for deposit. The image quality for the check will meet the standards for image quality established by the American National Standards Institute (“ANSI”), the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

Deposit Confirmation You understand that you will not receive a notification confirming receipt of your deposit, and that you must check your account on the next business day for confirmation.

Rejection of Deposit You understand BLUE GRASS FEDERAL reserves the right to reject any item for mobile deposit for any reason, including but not limited to, rejection of a Substitute Check that was created by another financial institution, customer or any other person or if the words “MOBILE DEPOSIT AT BGF” is not printed on the back of the check. You are responsible for any loss or overdraft, plus any applicable fees due to an item being returned.

Limitations on Frequency and Dollar Amount You understand and agree that you cannot exceed the limitations on frequency and dollar amounts of mobile deposits that are set forth by BLUE GRASS FEDERAL. These maximum limits may not be applicable to all consumers and are subject to change at any time. The maximum deposit limits are:

“Per Daily Limit” - \$2,500

“Per Check Limit”- \$2,500

Items Returned Unpaid If images of checks deposited are dishonored or otherwise returned unpaid by the drawing bank, or are returned by a clearing agent for any reason, including, but not limited to issues relating to the quality of the image and or duplication, you understand and agree that the original check will not be returned as it would have been destroyed by you in accordance with the procedures within this disclosure (see Storage and Destruction of Original Check section). The image will be in the form of a paper reproduction of the original check or a substitute check unless otherwise instructed. You will not deposit the original check and understand your account will be charged the amount of the item returned along with a return item fee.

Unavailability of Services You understand and agree that the Services may at times be temporarily unavailable due to system maintenance or technical difficulties including those of the Internet service provider, cellular service provider and Internet software. It is your sole responsibility to verify that items deposited have been received and accepted for deposit by BLUE GRASS FEDERAL by checking your account via Mobile or Online Banking. In the event that the Services are unavailable, you acknowledge that you can deposit an original check by mailing the original check to the mailing address on BLUE GRASS FEDERAL's website www.bluegrassfederal.com or depositing at anyone of our branches, also noted on BLUE GRASS FEDERAL's website www.bluegrassfederal.com. Branch Business Hours are Monday - Friday; 9:00 a.m. to 5:00 p.m. EST; Friday; 9:00a.m. - 6:00p.m., EST.

Funds Availability You understand and agree that, for purposes of deposits made using the Service, the place of deposit is Lakewood, OH. With regard to the availability of deposits made using the Service, the day of deposit is the day the check(s) have been approved and processed by us. Mobile check deposits received after 4:30pm Monday - Friday, or on Saturday, Sunday, and Federal holidays, will not be processed until the next business day after the day of deposit. You understand that you are responsible to confirm the funds availability by checking your account.

Internal Controls and Audit You understand and agree to adhere to the Internal Controls as described in this agreement and further detailed within this section. Furthermore, you agree to comply with the Audit requirements prescribed by BLUE GRASS FEDERAL within this Agreement. Upon confirmation, by checking your BLUE GRASS FEDERAL Account, that we have received the image of the item, you agree to prominently PRINT on the back of the check "MOBILE DEPOSIT AT BGF" and never re-present the item.

Customer's Warranties You make the following warranties and representations with respect to each image of an original check you transmit to BLUE GRASS FEDERAL utilizing the Services:

- Each image of a check transmitted to BLUE GRASS FEDERAL is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check;
- The amount, the payee, the signature(s), and the endorsement(s) on the original check are legible, genuine, and accurate;
- That you have printed "MOBILE DEPOSIT AT BGF" on the back of the check.
- You will not attempt to re-deposit or otherwise endorse to a third party the original item (the original check) once it has been submitted to BLUE GRASS FEDERAL as a Mobile Deposit.
- Other than the digital image of an original check that you remotely deposit through your Services, there should be no copies made of the original check.
- You have instituted procedures to ensure that each original check was authorized by the drawer in the amount stated on the original check and to the payee stated on the original check;
- The information you have provided remains true and correct and, in the event any such information changes, You will immediately notify BLUE GRASS FEDERAL of the change;
- You have not knowingly failed to communicate any material information to BLUE GRASS FEDERAL;
- You have possession of each original check deposited using the Services and no party will submit the original check for payment;

Storage and Destruction of Original Check You must securely store each original check for a period of 30 days after receipt that the file has been accepted. Within those 30 days you will take appropriate security measures to ensure that: (i) the information contained on the check(s) are not to be disclosed, (ii) the checks will not be duplicated or scanned more than one time, and (iii) checks will not be deposited or negotiated in any form. This means the original check(s) must be accessible after a file has been accepted by the Bank. After 30 days, the original check will be destroyed using a cross-cut shredder. You understand that you are responsible for any loss caused due to the failure to secure the original check(s).

Securing Images on Mobile Devices When using the Service, You understand that check images captured using your mobile device may be stored on the device only until the associated deposit has been successfully submitted. You agree to promptly complete each deposit. In the event that you are unable to promptly complete your deposit, you agree to ensure that your mobile device remains securely in your possession until the deposit has been completed or to delete the associated images from the application.

Customer's Indemnification Obligation You understand and agree that you are required to indemnify BLUE GRASS FEDERAL and hold BLUE GRASS FEDERAL harmless against any and all claims, actions, damages, liabilities, costs, and expenses, arising from your use of the Services and/or breach of this Disclosure and Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

In Case of Errors In the event that you believe there has been an error with respect to any original check or image thereof transmitted to you for deposit or a breach of this Agreement, you will immediately contact BLUE GRASS FEDERAL regarding such error or breach as set forth below.

Telephone BLUE GRASS FEDERAL at: (859) 987-2951 or e-mail at info@bluegrassfederal.com

Limitation of Liability You understand and agree that BLUE GRASS FEDERAL is not responsible for any indirect, consequential, punitive, or special damages or damages attributable to your breach of this Disclosure and Agreement.

Charges for Use of the Services All charges associated with the Services are disclosed in Blue Grass Federal's Schedule of Deposit Account Fees.

DISCLAIMER OF WARRANTIES YOU AGREE THAT YOUR USE OF ANY REMOTE BANKING SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS.

WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF ANY REMOTE BANKING SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT ANY REMOTE BANKING SERVICE WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY REMOTE BANKING SERVICE OR TECHNOLOGY WILL BE CORRECTED.

Change in Terms BLUE GRASS FEDERAL may change the terms and charges for the Services indicated in this Disclosure and Agreement by notifying you of such change in writing and may amend, modify, add to, or delete from this Disclosure and Agreement from time to time. Your use of the Services after receipt of notification of any change by BLUE GRASS FEDERAL constitutes your acceptance of the change.

Relationship to Other Disclosures The information in these Disclosures applies only to the Services described herein. Provisions in other disclosure documents, as may be revised from time to time, remain effective for all other aspects of the Account. Related disclosures, including BLUE GRASS FEDERAL’s Electronic Funds Transfer disclosure, are located at www.bluegrassfederal.com/disclosures .

Governing Law You understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of KENTUCKY notwithstanding any conflict-of-law doctrines of such state or other jurisdiction to the contrary. I also agree to submit to the personal jurisdiction of the courts of the State of KENTUCKY.

Periodic Statement Any remote deposits made through the Services will be reflected on your monthly account statement. You understand and agree that you are required to notify BLUE GRASS FEDERAL of any error relating to images transmitted using the Services by no later than 60 days after you receive the monthly periodic statement that includes any transaction you allege is erroneous. You are responsible for any errors that you fail to bring to our attention within such time period.

Unacceptable Deposits You understand and agree that you are not permitted to deposit the following items using the Services:

- Any item drawn on your account
- Any item that is stamped with a “non-negotiable”;
- Any item that contains evidence of alteration to any of the information on the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner for the account on which the check or item is drawn;
- Any item issued by a financial institution in a foreign country;
- Any item that is incomplete;
- Any item that is dated twelve months prior to current date or in the future
- Savings Bonds;
- Any item that is not payable in US Dollars;
- Any third-party check, i.e., any item that is made payable to another party and then endorsed to me by such party.
- Any voucher payable thru check (when check states “payable through”)

Termination of Services You may, by written request, terminate the Services provided for in this Disclosure and Agreement. BLUE GRASS FEDERAL may terminate use of the Services at any time upon written notice. In the event of termination of the Services, You understand that you will remain liable for all transactions performed on your Account.

BLUE GRASS FEDERAL FINGERPRINT CONSENT

(If Applicable)

Biometric services such as Apple Touch ID are available to log in to the Blue Grass Federal Savings and Loan Association (“Blue Grass Federal”) Mobile App. Below is important information about this capability for you to review understand and to which you agree should you choose to enable this biometric service.

Description of Biometric Services with Blue Grass Federal Mobile App

Touch ID is a service provided by Apple iOS. Using Biometric Services with the Blue Grass Federal Mobile App allows you to use your fingerprint instead of entering your Access ID/Password to access the Blue Grass Federal Mobile App. Fingerprint information is stored on your device only. When Biometric Services are used to authenticate a fingerprint registered to your device a secure token is exchanged with the Blue Grass Federal Mobile App to permit access. Therefore, Blue Grass Federal never receives or sees your fingerprint information.

For information on how Apple protects your fingerprint and keychain data, please see Apple’s Privacy Policy and iOS security guides.

YOU UNDERSTAND

You understand that this consent is part of the Blue Grass Federal Mobile Banking and Mobile Deposit Agreement and by agreeing you understand that anyone with a fingerprint registered in the Touch ID on your device:

- May access your Blue Grass Federal account in the Blue Grass Federal Mobile App;
- May view your Blue Grass Federal information contained in the Blue Grass Federal Mobile App;
- May conduct transactions on your behalf in the Blue Grass Federal Mobile App if they have access to or knowledge of your password;
- Has your authority to engage in the three activities described immediately above.

BLUE GRASS FEDERAL ADVISES YOU TO REVIEW AND CONFIRM THAT ALL REGISTERED FINGERPRINTS BELONG TO INDIVIDUALS WITH AUTHORITY TO TRANSACT ON YOUR BEHALF AS DESCRIBED ABOVE. BY AGREEING TO THESE TERMS AND CONDITIONS, BLUE GRASS FEDERAL RELIES ON YOUR REPRESENTATION THAT ANYONE WITH A REGISTERED FINGERPRINT HAS PROPER AUTHORITY.

Use of the Biometric Services with Blue Grass Federal Mobile App

In order to use the Biometric Services, you need to enable it on your device through your iOS settings. Please review all information and guidance provided by Apple for their processes to understand the associated risk and features. Once enabled on your device, you can then enable the use of Biometrics Services from within the Blue Grass Federal Mobile App, by tapping on the “Touch ID Settings” tile available on the “More” menu and then toggle the Touch ID switch to “On” position.