

Website – Terms of Use

Please read these terms and conditions carefully, as well as our Privacy Policy.

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY: BY ACCESSING THIS WEBSITE AND ANY PAGES THEREOF, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW.

ACCESS

Cross County Savings Bank has an ongoing commitment to make our website, as well as our online and mobile banking products, easy for all of our customer to use, including those with disabilities. We strive to achieve accessibility and usability of our website based upon relevant industry standards that we select. Cross County Savings Bank will make a reasonable effort to assist you in using this website. However, Cross County Savings Bank is not responsible for compatibility, suitability, condition or any other circumstance that Cross County Savings Bank reasonably concludes is related to your hardware or software.

This website is designed and hosted by the bank's digital banking partner, Digital Insight (DI). Both Cross County Savings Bank and DI have an ongoing commitment to making its web-based services easy for the public and bank customers to use based upon standards recommended by:

- World Wide Web Consortium (W3C) Web Content Accessibility Guidelines (WCAG) version 2.0 Level AA
- Web Accessibility Initiative (WAI) Accessible Rich Internet Applications Suite (ARIA)

Internet Explorer (IE) Versions 11 in conjunction with Job Access with Speech (JAWS) Version 16 are used as a baseline for general accessibility and screen reader testing. This means that Internet Explorer 11 and JAWS 16 are supported and recommended for use as a minimum when accessing the website and Online Banking service.

Mac OS X version El Capitan 10.11 with Safari 7 and the latest version of Firefox are supported as a baseline. While other web browser and screen reader combinations may work, there is no guarantee that other user agents will interface optimally with this website and Online Banking service.

Cross County Savings Bank's mobile applications are built on platforms that have built-in accessibility tools (iOS and Android). Cross County Savings Bank and DI are focused on making the most frequently used tasks accessible in mobile banking and continue to apply accessibility requirements as mobile functionality is enhanced. This website currently supports iOS and Android built-in accessibility tools. The minimum operating system requirement for Android mobile banking is Android version 4.4.2. The minimum operating

system requirement for iOS mobile banking is iOS version 8.

This statement of website and Online Banking accessibility is subject to change as new technologies and software versions are released. Please check this website or the DI website for the latest information regarding accessibility.

CHILDREN ACCESSIBILITY

This website is not directed to children under the age of thirteen (13). If you are under the age of thirteen (13) and have accessed this website, we request that you do not provide any personal information through this website. Cross County Savings Bank does not knowingly collect information from children under 13 without parental consent.

ONLINE BANKING WEBSITE

Cross County Savings Bank's Online Banking website, which may only be accessed through a multi-layer authentication protocol using personalized login credentials, authentication of identity, and/or correct responses to security questions, is a secure website that is being made available for use by authorized users only. Actual or attempted unauthorized use of this system will result in criminal and/or civil prosecution. For the protection of our customers, Cross County Savings Bank reserves the right to review, monitor, and record all activities on the Online Banking system. Information obtained by monitoring, reviewing, and recording is subject to review by law enforcement officials in connection with investigation or prosecution of possible criminal activity. If you are not an authorized user of Cross County Savings Bank's Online Banking, or you do not consent to the monitoring or recording of activity on this system, please exit the system immediately.

WEBSITE CONTENT and MATERIALS

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PRODUCTS AND SERVICES

The content, products and services on this website are subject to change. Your eligibility for particular products or services is subject to the approval of Cross County Savings Bank.

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GOVERNING LAW

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