

ONLINE BANKING DISCLOSURE

Please read this disclosure carefully. It contains the terms and conditions that apply to your use of the SaviBank Online Banking service.

TRANSFER TYPES AND LIMITATIONS

You may use your "Access ID" and "Password" to:

- * Transfer funds between accounts
- * Get information about:
 - account balances
 - checks that have cleared
 - most recent deposits or withdrawals
 - the amount of interest you have earned
- * Place a Stop Payment on a check you have written (Fees apply. Refer to the current Fee Schedule)
- * Enroll and pay bills from your checking account using our Online BillPay service
- * Request a reorder of your checks
- * Enroll in eStatements and view previously produced eStatements

LIMITATIONS ON FREQUENCY OF TRANSFERS

- * Transfers from a statement savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check or similar order to third parties.
- * Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle.
- * Transactions made after 8:00 pm (Pacific time) on a business day, may not be processed until the next business day.

FEES

There are no monthly or transaction fees for accessing your accounts through Online Banking.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau
3. in order to comply with government agency or court orders; or
4. as explained in the separate Privacy Disclosure

PERIODIC STATEMENTS

You will get a monthly account statement for your checking and money market account, unless there is no activity in a particular month. In any case, you will get a statement at least quarterly.

You will get a monthly account statement for your statement savings account unless there are no automatic transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough available funds in your account to make the transfer, or the account is closed.
2. If you have a credit line and the transfer would go over the credit limit.
3. If the system was not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

5. There may be other exceptions stated in our agreement with you.
6. If you have not properly followed the Online Banking instructions.

PROTECTION OF PASSWORD/PASS CODES

Protect the secrecy of your access ID, password, pass phrase and authentication image (pass codes). Do not share this information with anyone or write it where it can be discovered. We suggest you change your password every six months.

CONSUMER LIABILITY

Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed below. You should also call the number or write to the address listed below if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
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.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA CheckCard point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA CheckCard point-of-sale transactions and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us prior to opening this account.

We will tell you the results within three business days after completing our 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.

SAVIBANK

1854 S BURLINGTON BLVD

BURLINGTON, WA 98233

Phone: 1-888-707-2060
HOURS (Pacific Time)
Mon. – Fri. 9:00 am – 5:00pm

Also refer to your Deposit Disclosure for more information.

ELECTRONIC DELIVERY OF COMMUNICATIONS (E-SIGN) DISCLOSURE

By completing this consent agreement you agree to permit SaviBank ("Bank") to make disclosures and provide notices or other communications to you in electronic form, instead of providing such notices and disclosures in written form.

Your consent and agreement shall relate to all forms of disclosures and notices required under applicable law as a result of the various agreements between you and the Bank and shall remain valid until such time as you exercise your right to revoke this consent. You elect and authorize us, at our discretion, to electronically deliver account notices that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time.

Other Federal and State laws and regulations ("Laws") may be enacted or amended in the future to provide for electronic delivery of notices. Your election also authorizes us, at our discretion, to provide electronic delivery of notices pursuant to these Laws after they become effective.

This Agreement is also subject to applicable state law. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

The terms and conditions of your Account Agreement and Disclosure for each of your bank accounts as well as your other agreements with the Bank such as loans continue to apply notwithstanding anything to the contrary in this Agreement.

By entering into this Agreement, you accept all the terms and conditions contained in the agreement. Please read it carefully.

"We", "Our", "Us" or "The Bank" mean SaviBank.

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, may be made electronically via a notice with instructions/links or via an email with attached disclosures. We will send all notices, attachments and/or documents via email to the last known email address provided by you and that is documented in our records. You agree to notify us immediately of any change in your email address. If you have not notified us in writing of any change of your email address, you agree that your failure to provide us with a good email address is the lack of ordinary care on your part. Any applicable time periods within notices shall begin on the date the email was sent regardless of when you receive and/or open the notice. If we become aware that you are not receiving email, we will send all notices, attachments and/or documents to you via U.S. Mail to your last address known to us. You have the right to receive notices mailed to your mailing address of record.

WITHDRAWAL OF CONSENT

After you have indicated your consent to electronic delivery of notices, you have the right to withdraw your consent at any time without cost to you. Withdrawal of your consent will have no legal effect on the validity of any electronic notice that was provided or made available to you electronically prior to the effective date of your withdrawal. To withdraw consent, you must contact us by one of the following methods:

By telephone at 1-888-707-2060

By email at: info@businessbankwa.com

By postal mail at: 1854 S Burlington Blvd. Burlington WA 98233 ATTN: Branch Operations Dept.

INFORMATION NEEDED TO CONTACT YOU

You agree to notify us promptly, in person, via telephone, in writing (by letter sent via U.S. Mail), or by logging into Online Banking of any change in your email address. For your protection and for security purposes, we will not accept any change of email address notices via email. If we become aware that you are not receiving email, we will send all notices, attachments and/or documents to you via U.S. Mail to your last address known to us. To change your email address, you must contact us by one of the following methods:

By telephone at 1-888-707-2060

By postal mail at: 1854 S Burlington Blvd. Burlington WA 98233 ATTN: Branch Operations Dept.

PAPER COPIES

You may request paper copies of any notice provided to you electronically and the Bank will provide a copy of the notice at no cost to you. If you need to obtain a printed copy of a notice that has not been mailed to you because you have enrolled to receive notices electronically instead, please contact us by one of the following methods:

By telephone at 1-888-707-2060

By email at: info@businessbankwa.com

By postal mail at: 1854 S Burlington Blvd. Burlington WA 98233 ATTN: Branch Operations Dept.

You understand that if you decide in the future that you would like to receive printed notices in the mail instead of receiving them electronically, you agree to notify the Bank via telephone, in writing (by letter sent via U.S. Mail), or via email. Our telephone number, postal mail address and email are listed above in the section entitled "Withdrawal of Consent."

HARDWARE AND SOFTWARE REQUIREMENTS

We recommend Internet Explorer 7.0 or 8.0 but can support any browser with 128-bit encryption capabilities. To access, download, and print notices, you need to have a personal computer with Internet and email access. You must also have Adobe Acrobat Reader 9.0 or higher. To download a free copy of Adobe Acrobat Reader, please go to <http://www.adobe.com>. If a change in hardware or software requirements is needed for you to access and retain notices provided or made available in electronic form, SaviBank will notify you of the requirements and at that time you will have the right to withdraw your consent (refer to section entitled Withdraw Your Consent). Data transferred via notices is not encrypted. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Internet, or email transmitted to and from us, will not be monitored or read by others.

CHANGE IN TERMS

We may change any term of this Agreement at any time. If the change would result in increased fees for any bank service, or increased liability for you, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will provide any required notice of the change in terms to you by email or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. If there is more than one party to the account, notice to any one account owner will be effective for all. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that the applicable deposit agreements and disclosures govern changes to fees applicable to specific accounts.

DISCLAIMER OF WARRANTIES

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with notices provided to you under this Agreement. We do not and cannot warrant that notices will operate without error, or that notices will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of electronic notices, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory. Further, in no event shall the liability of the Bank and its affiliates exceed the amounts paid by you for the services provided.

Lost or Stolen
Debit Card Notification
1-800-554-8969

SAVIBANK

MEMBER FDIC