



## SHAZAM BOLTS®

### Terms of Use Agreement

This SHAZAM BOLTS® Terms of Use Agreement ("Agreement") sets forth the terms and conditions that apply to your enrollment in the SHAZAM BOLTS® mobile banking application (the "Service") offered through Southeastern Bank ("we," "our," "us"). You agree to be bound by the terms and conditions of this Agreement as may be amended from time to time.

#### 1. Acceptance of Terms.

By clicking "I Agree" when you enroll in the Service or by using the Service, you agree to be bound by the terms and conditions of this Agreement. By agreeing to the terms and conditions of this Agreement, you represent that you have the capacity to be legally bound by it.

#### 2. Description of the Service.

The Service is a mobile banking application available for iPhone and Android devices, as well as other tablet devices via an internet browser, that is tied to your debit card with us. We have set the features and functions of the Service that will be available to our customers. The Service will provide you with access to account balance information and transaction alerts as managed by you, via e-mail and/or text (as selected by you), for the following transactions: transactions over a defined dollar amount set by you; international transactions; mail, internet or telephone transactions; or fraud alerts called "suspicious activity" alerts. The Service may also provide the ability to send and receive funds through your debit card that you enroll in the Service. The features and functions of the Service, and the steps to be taken by you to manage the alert settings and the other features and functions of the Service, may be described further in any user guide or user manual that may be available as part of the Service. Any user manual or user guide is not a part of this Agreement.

#### 3. Alerts.

We may from time to time provide you with automatic alerts and voluntary account-related alerts. Automatic alerts may be sent to you following certain changes made online to your account, such as a change to your registration information. Voluntary account alerts may be turned on by default as part of the Service. They may then be customized, deactivated or reactivated by you. We may add new alerts from time to time or cease to provide certain alerts at any time and in our sole discretion, and without notice to you. All alerts will be sent by e-mail to the e-mail address and/or by text to the cell phone number you have provided. You are responsible for updating your profile with any change in your e-mail address or cell phone number. Changes to your e-mail address or cell phone number will apply to all of your alerts

from the Service. We reserve the right to discontinue sending alerts to any e-mail address or cell phone number you have provided if any e-mail to the specified e-mail address or any text to the specified cell phone number is rejected or we have any other issues or concerns regarding any e-mail address or cell phone number, and without notice to you.

The number of alerts you receive will be determined by us, but in no event do we have any obligation to provide you with more than one alert for the transaction or occurrence that triggered the alert.

4. Relationship.

This Agreement and your account relationship is solely with us, and the Service is being provided solely by us. No agreement, account or other relationship with any of our service providers (including ITS, Inc., SHAZAM, Inc. or ITS Bank) is established by this Agreement or by your use of the Service. All compliance, disclosure and account servicing with respect to this Agreement, the Service and all transactions or actions effectuated through or under the Service is solely our responsibility.

5. Account Information.

You represent that you are the legal owner of the accounts and financial and other information which you access via the Service. By submitting information, data, passwords, usernames, PINs, other log-in information, materials and other content to us and our service providers through the Service, you are representing that you have the right to submit such information and you are perpetually licensing that content to us and our service providers and permitting us and our service providers to use and store the content for the purpose of providing you the Service and as otherwise permitted or required by law, rule or regulation. You expressly authorize us and our service providers to access your account and other information.

6. Information.

You are responsible for the accuracy and completeness of all information and data provided or input by you (including all account information, e-mail addresses, cell phone numbers, funds transfer amounts and the recipients of funds, as applicable), as well as for maintaining the confidentiality of any user name and password that allows you access to the Service. By providing us with your e-mail address or cell phone number, you agree to receive all alerts or other notices from the Service by e-mail to that e-mail address or text to that cell phone number. It is your responsibility to update or change your e-mail address and cell phone number as necessary by updating your profile within the Service. We reserve the right to discontinue sending alerts or other information or notices to, or to not effectuate any funds transfers or other transactions associated with, any e-mail address or cell phone number and related debit card if any e-mail to the e-mail address or any text to the cell phone number is rejected or we have any

other issues or concerns regarding any e-mail address or cell phone number, and without notice to you.

Notices by e-mail may be provided in the format selected by us or through a link to the appropriate page on our website, accessible through any standard, commercially available internet browser. Notices by text will be provided in the format selected by us to the cell phone number provided by you.

You also acknowledge and agree that we may share your name, e-mail address, cell phone number and other information with any person with whom you engage in a transaction pursuant to the Service, including in connection with your receipt or payment of funds through the Service.

Alerts may also contain some information about you or your accounts. Depending upon which alerts you select, information such as account balance may be included. Account information, including your name, e-mail address and cell phone number, will also be provided to the other party to any funds transfer transactions. Anyone with access to your cell phone or e-mail will be able to view the content of these alerts and your transaction information. It is your responsibility to maintain the security of your cell phone and e-mail.

7. Your Use of the Service.

Your right to use the Service is personal to you and is not transferable or assignable by you to any other person or entity. In order for us to provide the Service to you, you must keep your e-mail address, cell phone number and other profile and registration information current and accurate. Your access to the Service may be interrupted from time to time for various reasons, including but not limited to equipment malfunction, periodic updating, maintenance or repair, or other actions that we or our service providers may elect to take in our sole discretion. You shall not use the Service, or allow the use of the Service, for any illegal purpose or in a way that violates any foreign, federal, state or local law, rule, regulation, ordinance or order.

8. License.

Subject to your compliance with this Agreement, you are hereby granted a personal, limited, non-transferable, non-exclusive, non-sublicensable and non-assignable license to download, install and use the software associated with the Service on your wireless device within the United States and its territories. In the event that you obtain a new or different wireless device, you will be required to download and install the software associated with the Service to that new or different wireless device and to delete the software associated with the Service from the wireless device that has been replaced. This license shall be deemed immediately revoked and terminated upon any termination of the Service or this Agreement, your noncompliance with this Agreement, your deletion of the software from your wireless device or upon our written notice to you at any time, with or without cause. In the event the license is revoked or terminated for any

reason, including account closure, you shall promptly delete the software associated with the Service from your wireless device. We and our service providers reserve all rights not expressly granted to you in this Agreement.

9. Charges for the Service.

You shall pay for the Service in accordance with our current fee schedule as amended by us from time to time, in our sole discretion. Any change in the fee schedule shall be effective at the time determined by us. You authorize us to automatically charge your account for all such fees incurred in connection with the Service. In the future, we may add to or otherwise enhance the features of the Service, in our sole discretion. By using such added or enhanced features, you agree to pay for such Service in accordance with the then current fee schedule.

You acknowledge that message and data rates may apply to text messages sent to you pursuant to the Service.

10. Intellectual Property Rights; Proprietary Rights.

The Service, including its content, software, images, logos and other material, are protected under both United States and other applicable copyright and trademark laws and other laws. The Service and the content of the Service either belong to or are licensed to us or our service providers. We grant you the right to use the Service subject to and upon the terms of this Agreement. You may use the Service only for your own personal, internal and non-commercial use only. Any distribution, reprint, or electronic reproduction of the Service or any content related to the Service, in whole or in part, for any purpose is expressly prohibited. You shall not, nor attempt to, reverse engineer, reverse compile, decipher or disassemble any software or technology comprising or related to the Service.

11. Disclaimer of Representations and Warranties.

*The Service is provided on an "as is" basis, and we make no express representations or warranties, and we hereby disclaim and exclude in entirety any and all implied warranties, including, without limitation, any implied warranties of merchantability, fitness for a particular purpose or noninfringement, regarding the Service and all other matters whatsoever. Your use of the Service is at your own risk. You acknowledge that the Service could include inaccuracies, and we do not represent or warrant the timeliness, reliability, completeness or accuracy of the Service or any alerts, funds or other transactions or other actions, or that the Service or any alerts, funds or other transactions or other actions are free of errors, viruses or other potentially damaging content.*

We shall attempt to preserve the confidentiality of your account data and other personal information in accordance with applicable law. We shall not be liable for inadvertent disclosure of your account data or other personal information if, without limitation, it is caused by non-

authorized intrusion or hacking or by your failure to maintain proper security of your account data or other personal information.

12. Disclaimer.

You understand and agree that any alerts provided to you through the Service or any funds or other transactions or other actions to be made through or under the Service may be delayed or prevented by a variety of factors, and that we neither guarantee the delivery nor the accuracy of the content of any alert, funds or other transaction or other action. We may also cease to provide or allow any types of alerts, funds or other transactions or other actions at any time, and in our sole discretion. We shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert, funds or other transaction or other action, for any errors in the content of any alert, funds or other transaction or other action, or for any actions taken or not taken by you or by any other person in reliance on any alert, funds or other transaction or other action.

13. Limitation on Liability.

***In no event shall we or our parent, other affiliates, directors, officers, employees, agents or service providers be responsible or liable for any losses, damages, costs, expenses or other amounts, including but not limited to, direct, indirect, incidental, special, consequential, punitive or other damages, or for any other liabilities, in any way arising or resulting from your use of or inability to use the Service, any omissions, errors, defects or viruses in the Service, failure of performance of the Service or otherwise from the Service, and whether in an action in contract, tort (including but not limited to negligence), or otherwise, and even if we have been advised or knew of the possibility of such damages. Without limiting the generality of the foregoing, we shall not be liable for loss of funds, loss of business, loss of goodwill, loss of use, lost profits, lost data or other intangibles. Further, our total liability to you under this Agreement and under any theory, including breach of contract, negligence or other tort, shall in no event exceed the total amount of the payments made by you to us, if any, during the last 12 months under this Agreement.***

14. Indemnification.

You shall indemnify, defend and hold us and our parent, other affiliates, directors, officers, employees, agents and service providers harmless from and against any and all suits, actions, proceedings, claims, counterclaims, demands, allegations, assertions, liabilities, damages, losses, expenses and costs, including but not limited to attorneys' fees and court costs, and other amounts, in any way caused by or arising from your use of the Service, any other person's use of the Service through you (including to receive funds from you or to send you funds), your violation of this Agreement, your violation of any foreign, federal, state or local law, rule, regulation, ordinance or order or your infringement of any intellectual property or other right of anyone. This Section survives any termination of this Agreement. Our service providers may enforce this Section, either independently or jointly with us.

15. Termination of Enrollment.

You may cancel your enrollment in the Service by removing all of your debit cards from the Service. The deletion of the application from your wireless device will not in itself cancel your enrollment in the Service. If you have questions about cancelling your enrollment in the Service, visit your local branch or call us at 912.437.4141.

You may also opt out of or discontinue receiving certain portions of the Service pursuant to any opt out or similar procedures as may be part of the Service.

We reserve the right to change or cancel any or all of the Service at any time without notice. We may also cancel or suspend your access to the Service at any time without notice and for any reason, including but not limited to your non-use of the Service for such period of time as is determined by us. Your enrollment in the Service shall also automatically terminate, without notice, in the event our right to offer and provide the Service is lost or terminated, for whatever reason.

You agree that we will not be liable to you or anyone else for any modification, suspension, cancellation or discontinuation of any or all of the Service, for whatever reason.

The termination of this Agreement, for whatever reason, will not affect any of your liability under this Agreement, including, without limitation, under Sections 9 and 14.

16. Amendments to the Agreement.

We may amend or restate this Agreement from time to time by giving you written or electronic notice. Such notice will include, or direct you on how to retrieve, a copy of such amendment or restatement. Continued use of the Service following notice of amendment or restatement indicates your acceptance and agreement of any such amendments or restatements.

17. Governing Law and Jurisdiction.

This Agreement and your relationship with us pursuant to this Agreement shall be governed and controlled by the laws of the state of Georgia, but without regard to its conflict or choice of laws provisions. Any dispute with us arising under or related to this Agreement or the Service shall be resolved exclusively by the small claims court in McIntosh County, Georgia except with respect to imminent harm requiring temporary or preliminary injunctive relief in which case we may seek relief in any court with jurisdiction.

18. Severability.

If for any reason a court of competent jurisdiction finds any provision of this Agreement to be unenforceable, that provision of this Agreement will be enforced to the maximum extent

permissible so as to effect the intent of this Agreement, and the remainder of this Agreement will remain in full force and effect.

19. No Change in Our Rules.

Nothing in this Agreement is intended to, or does, amend, modify or otherwise change or alter any of our operating or other rules or regulations that otherwise apply to any transactions or actions effectuated under or through the Service, including all rules or regulations applicable from time to time to funds transfers. You are responsible for complying with all of those rules and regulations.

20. Consent to Electronic Delivery of Notices.

The Service includes delivery and receipt of notices and disclosures by e-mail and/or text message. By accepting this Agreement, you expressly consent to receiving all notices and disclosures concerning or generated through the Service by e-mail or text message. The notices and disclosures may include, but are not limited to, notice of changes made to your account and various transaction and fraud alerts. Notices via e-mail may be provided through a link to the appropriate page on our website, accessible through any standard, commercially available internet browser. You declare your acceptance to this Agreement at the time you enroll to receive your Service activation code. This Agreement can be viewed and printed from our website at [www.southeasternbank.com](http://www.southeasternbank.com).

You provide your e-mail address and cell phone number for such disclosures and notices when first subscribing to the Service. You agree to immediately notify us if you cease using or change your e-mail address and/or cell phone number. You may update this information by updating your profile within the Service or by contacting any of our offices regarding the Service during normal business hours. All notices and disclosures shall be deemed given and received by you immediately upon e-mail to the e-mail address or text to the cell phone number provided.

The e-mails and text messages you receive are provided for your convenience and do not replace your monthly account statements which are the official record of your accounts. Unless specifically required by law, we are not obligated to provide any notice or disclosure to you by mail or any means other than e-mail or text message. In order to keep notices and disclosures sent to you by e-mail or text message, you must have the ability to save them to your computer and/or mobile device or print them. You may also request a paper copy of an e-mail or text message notice or disclosure by visiting any of our offices during normal business hours or calling us at 912.437.4141. You will be notified of any fee charge for the paper copy.

In order to receive text messages from the Service, you must have an internet-enabled cell phone that supports encryption and accepts text messages. Your mobile carrier may charge you for internet-related use and text messages; check your mobile carrier agreement for further details about these charges. You are responsible for all fees and charges you may incur to any mobile

communication service provider or other third parties while using the Service. We have no duty, liability or responsibility regarding your mobile communication service agreement, or any cell phone, computer, software or other product or service you may purchase relating to your use of the Service.

To withdraw your consent to receive notices and disclosures via e-mail or text message, contact any Southeastern Bank office during normal business hours or call us at 912.437.4141. Such withdrawal will result in the cancellation of alerts from the Service.

We may change this Agreement at any time by sending notice to you via e-mail or text message or in accordance with any other agreement you have with us. By continuing to use the Service, you are deemed to accept any changes to this Agreement.

21. Entire Agreement.

This Agreement and, if applicable, any Addendums hereto, constitutes the entire agreement between you and us with respect to the subject matter hereof, and supersedes and replaces all prior and contemporaneous understandings or agreements, written or oral, regarding such subject matter.