

Bank OZK Retail Online and Mobile Banking Agreement

PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS

ONLINE AND MOBILE BANKING USER AGREEMENT

This Online and Mobile Banking User Agreement (“Agreement”) describes the terms and conditions governing use of Bank OZK (“Bank” or “Bank OZK”) products and services through our online and mobile banking electronic services, hereafter referred to as “Service”, regardless of the device used to access the Service. The Service is provided by the Bank, as described from time to time in information distributed to you by the Bank.

IMPORTANT INFORMATION REGARDING ONLINE AND MOBILE ELECTRONIC BANKING SERVICES

Please read these terms and conditions carefully. By accessing our Service, you agree to be bound by the terms and conditions below. If you do not agree to the terms and conditions below, do not access the Service.

USE OF INFORMATION AND MATERIALS

The information and materials contained in these pages – and the terms, conditions, and descriptions that appear – are subject to change. Your eligibility for products and services is subject to final determination and acceptance by the Bank.

I. DEFINITIONS

- a. “Agreement” means the Online and Mobile Banking User Agreement.
- b. “Service” for purposes of this Agreement means inclusively our online banking system and mobile banking service that allows you to access your products and services, regardless of the device used to access the Service.
- c. “Deposit Agreement” means your Account Terms and Conditions, Truth in Savings Initial Disclosure, Schedule of Fees, Funds Availability Policy, the **ELECTRONIC FUNDS DISCLOSURES** section, below, and any subsequent changes as disclosed to you.
- d. “Customer”, refers to the person(s) subscribing to or using the Service. By utilizing the Service, you agree to the terms and conditions of this Agreement.
- e. “You” and “your” refer to a Bank customer who is: (i) a person who has applied for the Service for personal use, or (ii) a small business entity (or its authorized representative, as applicable) that has applied for the Service for business use by that authorized representative.
- f. “Bank,” “we,” “us” and “our” mean Bank OZK, its predecessors, and its successors or assigns.
- g. “Account” means your account with us to which you are authorized to access, make a transaction, or conduct a deposit using a Capture Device.
- h. “Capture Device” means any device acceptable to us from time to time that provides for the capture of images from Items (*i.e.*, photographs of checks) and for transmission through the clearing process.
- i. “Check 21” means the Check Clearing for the 21st Century Act.
- j. “HSA” means Health Savings Account.
- k. “Image” means the electronic image of the front and back of an Item, in addition to other required information as specified by us in the format we require.
- l. “Image Replacement Document” or “IRD” means a high-quality paper reproduction of both sides of the original check, which is a substitute check, as defined in Check 21.
- m. “Item” is an original check, cashier’s check, official check, United States Treasury check, or any other payment instrument, drawn on a financial institution within the United States and payable in United States currency that is payable to you. Items are deemed to be “items” under the Uniform Commercial Code and “checks” under Regulation CC.
- n. “SMS” means short message service.
- o. “Software” refers to the downloadable mobile application designed for installation on mobile devices.

II. ACCEPTANCE OF AGREEMENT

- a. Accepting this Agreement. By clicking “I Agree” when you register for the Service or by using the Service, you agree to the terms and conditions of this Agreement.
- b. Description of Service Features. The Service is a personal financial information management service that allows you to utilize your devices through a web browser, mobile browser, downloadable mobile application, and/or text banking. The following Services are available to customers.
 1. Access Bank Account information such as balances and recent transaction history.
 2. Transfer funds between your Accounts at the Bank.
 3. Transfer funds from your account at Bank OZK to your account at another financial institution.
 4. Transfer funds from your account at another financial institution to your account at Bank OZK.
 5. Make payments to merchants and individuals through the Bank’s bill pay and money transfer services. These services require your acceptance of additional Terms and Conditions of the applicable payment / transfer service.
 6. Deposit Items to your Account by creating an Image of the Item using a compatible supported Capture Device.
 7. Establish optional Account alerts to be delivered either to your mobile device using text messaging, and/or via email.
 8. Establish debit card controls (OZK Cards).
 9. Communicate securely with the Bank with your connected device.

Bank OZK Retail Online and Mobile Banking Agreement PLEASE

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See the Bank's website at www.ozk.com for the most up-to-date list of features. The Bank reserves the right to modify the scope of the Service at any time.

- c. **Service Feature Limitations.** Depending on your account type and or combination of account types, all Services may not be available. Additionally, some Service Features are subject to Qualifications and Limitations as noted in the **ELECTRONIC FUNDS DISCLOSURES** section, below.
- d. **Service Availability.** You agree and understand the Service may not be accessible or may have limited utility over some mobile networks, such as while roaming. The Service is available 24 hours a day, seven days a week, except during maintenance periods, for the scheduling of payment orders and transfers.
- e. **Service Suspension.** The Service will be deactivated if you have not successfully logged in for a period of 180 calendar days. Once the Service has been suspended, transactions may be declined, you may not be able to access the Service, and you will be required to re-enroll in the Service in order to continue using it.
- f. **Service Denial.** The Bank reserves the right to refuse to make any transaction you request through the Service.
- g. **Use of the Service.** Enrollment requires identification of your banking relationship. You accept responsibility for making sure you understand how to use the Service before using it. You also accept responsibility for making sure you know how to properly use your device and the Service Software ("Software"). From time to time we may change, upgrade, or add new features to the Service. In the event of such changes, you are responsible for making sure you understand how to use the updated or changed version of the Software. The Bank will not be liable to you for any losses caused by your failure to properly use the Service or any device you use to access the Service. For questions regarding the Service you may contact us at 1-800-274-4482.
- h. **Relationship to Other Agreements.** You agree that when you use the Service, you will remain subject to the terms and conditions of all your existing agreements with the Bank and its affiliates, including but not limited to your Deposit Agreement. You also agree you will continue to be subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider, Internet provider, or any other service provider, and that this Agreement does not amend or supersede any of those agreements. You understand that agreements with third party providers you contract with may provide for fees, limitations and restrictions, which might impact your use of the Service (for example, your mobile service provider may impose data usage or text message charges for your use of or interaction with the Service, including while downloading the Software, receiving or sending the Service text messages, or other use of your mobile device when using the Software or other products and services provided by the Service), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services, and that your mobile service provider does not provide the Bank's Service. Accordingly, you agree to resolve any problems with your mobile service provider directly with your mobile service provider without involving the Bank. You also agree that if you have any problems with the Service, you will contact the Bank directly.
- i. **Ownership of the Website.** Bank OZK is a banking corporation headquartered in Little Rock, Arkansas (the "Bank"). All information, including texts and graphics, contained on the Bank website is subject to a copyright in favor of the Bank.
- j. **Transmission of Information to the Bank.** All information you transmit to us is the property of the Bank, and the Bank is free to use such information so long as its use is not contrary to state or federal laws. You may not transmit any obscene, libelous, or defamatory messages to us. All communications you send to us may be shared by the Bank with any third party sites linked to or from the Bank website unless you notify us to the contrary.

III. YOUR OBLIGATIONS

When you use the Service to access Accounts you designate during the registration process, you agree to the following: a. anyone.

IV. USER FUNCTIONS

- a. **Access.** Each individual who has access to the Service must designate a Username and a password. For the Service, the Username must be between 8 and 26 characters long. The password must be 8-16 characters containing at least one alpha and one numeric character. Passwords are case sensitive. We encourage you to create a strong password. Creating a strong password (one that is not easily guessed) may enhance your security. You may be required to change your password periodically to enhance security. If you forget your password, you may use the Forgot Password option and complete the required user information or contact us at 1-800-274-4482. If you provide your Username and password to other individuals, you are authorizing them to act on your behalf and you are responsible for their actions; we are not liable for the actions of those individuals. You must provide us with a valid email address and phone number. Biometric authentication may be an available sign-in method on some devices. Fingerprints are stored on your device, only, and the Bank never sees or stores your fingerprint information. You acknowledge that by enabling fingerprint authentication you will allow anyone who has a fingerprint stored on your device, access to your personal account information within the Service. We reserve the right to suspend or disable this feature at any time. If your device does not recognize your fingerprint, you can sign in using your Username and password. To use fingerprint authentication, you will need to set it up for each device.
- b. **Joint Accounts.** If two or more individuals hold an Account jointly (each, a "Joint Account Holder"), each Joint Account Holder must enroll such Account separately and will have his/her own Access ID and Password to access the Service. Each Joint Account Holder using the Service will be subject to this Agreement and it will apply to each Joint Account Holder jointly and severally. The Joint Account Holders will have access to and share transaction history for their jointly held Accounts on the Service, but will not share access to any Accounts which are separately held.
- c. **Internal Transfers.** Transfer funds among your accounts at Bank OZK.

Bank OZK Retail Online and Mobile Banking Agreement

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You must be an owner or authorized signer on all applicable deposit accounts, and a borrower on all applicable loan accounts. For additional information, please refer to the **Electronic Funds Disclosure** section, below.

External Transfers. Transfer funds among your depository accounts at the Bank and other accounts that you own at other financial institutions (must have a United States routing number). For additional information, please refer to the **Electronic Funds Disclosure** section, below.

- d. Bill Pay & Money Transfer Services. You may make payments to third parties from your checking account in the amounts and on the day you request. These services require the user to accept a separate Terms and Conditions agreement.
- e. Periodic Statements. To receive your periodic statement electronically (if available), you must agree to the separate eDocument Agreement. A valid email address is required.
- f. Alerts: See Section titled **ALERTS** below, for complete information and requirements.
- g. Mobile Device. You may access your Account through your mobile device to view Accounts and transactions, conduct transactions, and conduct Mobile Deposits. See Section titled **MOBILE DEVICE ACCESS**, below, for complete information and requirements.
- h. Card Controls. You may establish controls for management of your Debit Card with us (not applicable to HSA Debit Cards). See Section titled **CARD CONTROLS**, below for complete information and requirements.
- i. Additional Services. From time to time the Bank may change, upgrade, or add new features to the Service. These additional features will generally require you to agree to terms and conditions, also referred to as an agreement, specific to that service or feature, if you desire to utilize that service or feature. In the event of such changes, you are responsible for making sure you understand how to use the updated or changed version of the Software. The Bank will not be liable to you for any losses caused by your failure to properly use the Service or your device.
- j. Fees. Bank OZK does not charge a fee to enroll or access your Account through the Service. Standard text or data rates from your mobile service provider may still apply for some features within the Service, such as Alerts. You are also responsible for fees to your Internet service provider. To understand fees that may affect your Account, refer to the applicable Schedule of Fees or the Truth in Savings Initial Disclosure provided to you when you opened your Account. The Bank reserves the right to change fees, and will provide you with notification.

V. MOBILE DEVICE ACCESS.

Bank OZK also offers mobile device access to your Account(s). Participating mobile service providers include (but are not limited to) AT&T®, Sprint®, T-Mobile® and Verizon®. You are responsible for any fees or other charges that your mobile service provider may charge you for any related data or message services, including, without limitation, short message service (SMS or text messaging). If you wish to access the Service with a mobile device, the following terms and conditions apply:

- a. Mobile Application License. Subject to your compliance with this Agreement, you are hereby granted a personal, limited, non-transferable, non-exclusive, non-sub-licensable and non-assignable license ("License") to download, install and use the Software on your mobile device within the U.S. and its territories. In the event you obtain a new or different mobile device, you may be required to download and install the Software to that new or different mobile device.
- b. This License shall be revoked immediately upon any of the following conditions:
 - i. Your termination of the Service;
 - ii. Your deletion of the Software from your mobile device; iii. Your noncompliance with this Agreement; iv. Written notice to you at any time, with or without cause.
- c. In the event this License is revoked for any of the foregoing reasons, you agree to promptly delete the Software from your mobile device and/or discontinue use. The Bank and its service providers (which includes, without limitation, any provider of Software such as Fiserv) reserve all rights not granted to you in this Agreement.
 - i. Software. The Software shall be used solely in connection with the Service and may not be used by you for any other reason. You agree that you will not do the following:
 - 1. Modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Software;
 - 2. Copy or reproduce all or any part of the technology or Software; or 3. Interfere, or attempt to interfere with the technology or Software.
- d. The Software does not include various third-party operating systems and applications that will be required to use the Software. You acknowledge that the Software contains trade secrets and other proprietary and confidential information, whether or not the Software contains any copyright or other proprietary notice. You agree to take commercially reasonable precautions to protect the confidentiality of the Software. You (a) will not print, copy, or duplicate any portion of the Software; (b) will not alter any copyright notices on the Software; (c) will not make the Software available in any form to anyone except your agents for purposes specifically related to your authorized use; (d) will take appropriate action with any persons permitted access to the Software to inform them of the confidential nature thereof and to obtain their compliance with the terms of this Paragraph; (e) will only use the Software for your personal use and not for the benefit of any other person or entity; and (f) will comply with all of the Bank's procedures and requirements for use of the Software. The provisions of this paragraph will survive termination of this Agreement.
- e. Mobile Deposit. Pursuant to the terms of this Agreement, you may use the Service to deposit Items to your Account by creating an Image of the Item using a Capture Device, and transmitting that Image to us for deposit. You may transmit Images to us only from a Capture Device located in the U.S.

Bank OZK Retail Online and Mobile Banking Agreement PLEASE

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- i. Capture Device Functionality. You are responsible for maintaining your Capture Device's capacity and connectivity required for use of the Service. You are responsible for the security of the Capture Device, and for allowing its use only by individuals authorized by you. You are responsible for all costs of using the Service and operating the Capture Device, including, but not limited to phone and Internet service charges.
- . Image Quality. You are responsible for the quality of any Image you transmit. If an Image we receive from you for deposit to your Account is not of sufficient quality to satisfy our image quality standards as we may establish from time to time, we may reject the Image without prior notice to you. Each Image must include the front and back of the Item, and the following information must be clearly readable: amount, payee name, drawer signature, date, check number, account number, routing and transit number, MICR (Magnetic Ink Character Recognition) line, and any endorsement or other information written on the check.
- i. Processing Images. You authorize us to process any Image you send us or convert an Image to an IRD. You authorize us and any other bank to which an Image is sent to handle the Image or IRD. We reserve the right to reject and to refuse to process any Image you send to us for any reason or no reason, without prior notice to you.
- iv. Limits. We may establish limits on the dollar amount and/or number of Items or deposits from time to time. These limits are disclosed to you in the Bank's **Electronic Funds Disclosure** section, below. If you attempt to initiate a deposit that exceeds these limits, we may reject your deposit. If we permit you to make a deposit that exceeds these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times.
- v. Deposit of Other Items; Deposits when Service Not Available. You agree you will not use the Service to deposit anything not meeting the definition of an Item. If you use the Service to transmit anything that is not an Item, or if for any reason, we are not able to recognize your deposit as an Item, we may reject it without prior notice to you. You agree to deposit rejected Items through other channels that we offer, such as at a branch, ATM, or bank by mail. You further agree to use such other channels when the Service may not be available.
- vi. Returned Items. You are solely responsible for any Item for which you have been given provisional credit, and any such Item that is returned or rejected may be charged to your Account. You acknowledge that all credits received for deposits made through the Service are provisional, subject to verification and final settlement. Any Item that we return to you will be returned in the form of an Image or an IRD.
- v. Handling of Transmitted Items. You agree to retain the Item for a minimum of five (5) calendar days from the date of the Image transmission, and thereafter to destroy each Item fourteen (14) days after the date of the Image transmission. You agree not to allow an Item to be deposited or presented for payment more than once, to the extent that it could result in the payment of the Item more than once. You will not allow the transmission of an Image of an Item that has already been presented to us through the Service, or by any other means, or to another bank. If any Item is presented or deposited more than once, whether by Image or by any other means, we may, at our discretion, reject it or return it and charge it against your Account without prior notice to you. vi. Cooperation with Investigations. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including, by providing upon request and without further cost, any originals or copies of Items in your possession, and your records relating to Items and transmissions.
- ix. Payment Processing.
 1. *Item Processing*. At our sole discretion, we may process the Images you send to us electronically through other banks, or we may create IRDs that will be processed through traditional check processing methods. If you send us Images that are incomplete or fail to satisfy our image quality requirements, or otherwise do not allow us to meet the requirements of Check 21 or any image exchange agreement that would cover our further electronic transmission of Images that you send us, or we are otherwise unable to process Images that you send us, we may charge the Images back to your account. You agree to be bound by any clearinghouse agreements, operating circulars, and image exchange agreements to which we are a party.
 2. *Transmission of Items*. The Images you send us are not considered received by us until you receive a message from us acknowledging that we have accepted your deposit. However, the confirmation that we send you does not mean that the transmission was complete or error free. As stated previously in this Mobile Agreement, we may refuse to process any Image you send to us for any reason or no reason.
 3. *Notices*. You consent to the electronic delivery of hold and error-in-deposit notices. Notices may be sent to your email address.
- x. Time of Deposit. If an Image you transmit through the Service is received and accepted before the cut-off time established on a Business Day, we consider that day to be the day of your deposit. Otherwise, we will consider the deposit made on the next Business Day.
- xi. Your Representations and Warranties. You make the following representations and warranties to us:
 1. You and any user you authorize will use the Service only for lawful purposes and in compliance with all applicable rules and regulations and with our reasonable instructions, rules, policies, specifications, and operating procedures and will not violate any law of any country or the intellectual property rights of any third party.
 2. You are a person authorized to enforce each Item or are authorized to obtain payment of each Item on behalf of a person entitled to enforce an Item.
 3. Items have not been altered.
 4. Each Item bears all required and authorized endorsements.
 5. Each Item has been endorsed as "For mobile deposit only".
 6. All the warranties set forth in Section 4-207 of the Uniform Commercial Code as adopted in the State of Arkansas, in addition to any other warranties made by us to any third party under any applicable law.

Bank OZK Retail Online and Mobile Banking Agreement

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7. All Images accurately and legibly represent all the information on the front and back of the Item.
8. You will not use the Service to transmit or deposit any Item: (i) payable to any person or entity other than you, (ii) drawn on your own account, (iii) which you know or should know to be fraudulent, altered, unauthorized, or missing a necessary endorsement, (iv) that is a substitute check or image replacement document, (v) that is drawn on an institution located outside of the United States, or (vi) that is created by you purportedly on behalf of the maker, such as a remotely created check.
9. You, if acting on behalf of a small business entity, are fully authorized to execute this Agreement.

VI. CARD CONTROLS

The following supplemental Terms of Use ("Supplement") applies to the card controls feature ("Card Controls") within the Service, notwithstanding anything in the Agreement to the contrary. This Supplement only applies to Card Controls. 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.

- a. The Card Controls feature is only available for debit cards issued by Bank (not applicable to HSA Debit Cards) that you register within the Service.
- b. The Card Controls alerts and controls you set through use of the service may continue to apply, even if you delete the Service or remove it from your mobile device. Please contact us to discontinue the alerts and controls.
- c. Certain Card Controls functionality within the Service may not be available for all transactions. Card Controls and alerts based on the location of the mobile device where the Service is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card-not-present transaction or transactions where the actual location of the merchant differs from the merchant's registered address.
- d. Card Controls may enable access to the Bank's 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.
- e. To the extent this Service allows you to access third party services, the Bank, 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.

VII. ALERTS

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.

- a. **Alerts.** Your enrollment in the Service includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Accounts with us. Alerts are provided within the following categories:
 - i. **Mandatory Alerts** provide you with important account notifications, such as information about changes to your password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
 - ii. **Account Alerts** provide you with notification of important account activities or when certain changes are made to your 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 Accounts.
 - iii. **Additional Alerts** must be activated by you to be enabled. These additional Alerts can be accessed from the **Profile menu** within the Service.
- b. Account Alerts and additional Alerts must be managed and/or added through the Service. 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. We reserve the right to terminate the Alerts service at any time without prior notice to you.
- c. **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 email message; or (d) your OZK message in-box, by an email 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 about your primary and secondary email addresses or mobile device number.
- d. **Limitations.** We provide 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 our control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Bank, its directors, officers, employees, agents and service providers

Bank OZK Retail Online and Mobile Banking Agreement PLEASE

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liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a nondelivery, 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.

- e. **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.

VIII. ELECTRONIC FUNDS DISCLOSURES

- a. **Online Banking Transfers.** You may access your account(s) by web-enabled computer by accessing online banking and using your user name and password to:

- Get information on all accounts tied to your Online Banking service
- Transfer funds from checking to savings or savings to checking
- Make payments from checking or savings to loan accounts with us
- Make payments from checking to a third party via Bill Pay or Zelle

Cut-Off Times. A transfer completed through the Service before 7:00 p.m. (Central Time) on a business day is posted to your account the same day. All transfers initiated after 7:00 p.m. (Central Time) on a business day or a day that is not a business day will be posted on the next business day.

- Transfer funds from your account at another financial institution to your account at Bank OZK
 - Standard Inbound Limits
 - Transaction and daily limits: \$2,500
 - Outstanding limit - sum total of customer's pending and/or unsettled transactions: \$2,500 ○ Monthly limit - sum total of customer's transactions in a given month (30-day rolling limit): \$5,000 ○ **The cut-off time for Standard Inbound transfers scheduled today is 12 AM CT**
 - Next-Day Inbound Qualifications & Additional Limitations ○ Your Bank OZK account cannot have more than three instances of non-sufficient funds in a month
 - transfer service Your Bank OZK account must have at least one successful inbound \$1,000.00 transfer using Bank's Standard Inbound ○ You may perform one Next-Day Inbound transfer in a month (30 day rolling period) ○ **The cut-off time for Next-Day Inbound transfers scheduled today is 7 PM CT**
- Transfer funds from your account at Bank OZK to your account at another financial institution
 - Standard Outbound Limits
 - Outstanding limit - sum total of customer's pending and/or unsettled transactions: \$2,500 Transaction and daily limits: \$2,500
 - Monthly limit - sum of customer's transactions in a given month (30-day rolling limit): \$5,000 ○ **The cut-off time for Standard Outbound transfers scheduled today is 12 AM CT**
 - Next-Day Outbound Qualifications & Additional Limitations
 - Your Bank OZK account cannot have more than three instances of non-sufficient funds in a month ○ Amount of funds being transferred must be available in your account with us ○ **The cut-off time for Next-Day Inbound transfers scheduled today is 7 PM CT**

- b. **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by accessing mobile banking and using your user name and password to:

- Get information on all accounts tied to your Online Banking service
- Transfer funds from checking to savings or savings to checking
- Make payments from checking or savings to loan accounts with us
- Make payments from checking to a third party via Bill Pay or Zelle
- Make deposits to your checking and savings accounts through Mobile Capture

Cut-Off Times. A transfer completed through the Service before 7:00 p.m. (Central Time) on a business day is posted to your account the same day. All transfers initiated after 7:00 p.m. (Central Time) on a business day or a day that is not a business day will be posted on the next business day.

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 - Standard Inbound Limits
 - Transaction and daily limits: \$2,500

Bank OZK Retail Online and Mobile Banking Agreement

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 - Next-Day Outbound Qualifications & Additional Limitations ○ Your Bank OZK account cannot have more than three instances of non-sufficient funds in a month ○ Amount of funds being transferred must be available in your account with us ○ **The cut-off time for Next-Day Inbound transfers scheduled today is 7 PM CT**
 - c. **Mobile Deposit.** Make deposits into your checking and savings account using our downloadable app on your smartphone or tablet.
 - Not available for Pathway or HSA checking accounts
 - The daily limit is \$2,500. The limit may be increased to \$5,000 per day after 90 days based account history and relationship with the Bank. Deposit limits may change at any time.
- Cut-Off Times. Mobile Deposit items completed through the Service before 5:00 p.m. (Central Time), subject to bank approvals, on a business day are posted to your account the same day. All mobile deposit items submitted after 5:00 p.m. (Central Time) on a business day or a day that is not a business day will be posted on the next business day.**
- d. **Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.
 - e. **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
 - f. **General Limitations.** In addition to those limitations on transfers elsewhere described the following limitations apply: transfers or withdrawals from a savings/money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party, are limited to 6 per monthly statement cycle. If you exceed the transfer limitations set forth above, your account shall be subject to closure. Your account will be charged \$10 in addition to other fees and charges for each statement cycle in which you exceed the transfer limitations. Refer to the Truth in Saving Initial Disclosure you received when you opened your account for additional information.
 - g. **Fees.** See the Bank's Schedule of Fees. There is no charge for the first 15 bills paid per month using Online Banking Bill Pay. For each additional bill paid, a \$0.50 charge will be assessed. Except as indicated above, we do not charge for Electronic Fund Transfers. **h. Preauthorized Payments.**
 - i. **Right to Stop Payment and Procedure for Doing So.** For Online Banking transfers, you may cancel or amend an order electronically only as prompted during the session. After the session ceases, your transfer order is not subject to change. There is no fee assessed for canceling an Online Banking transfer order. If you have told us in advance to make regular payments out of your account, you may stop any of these payments. Here's how: Call us at 1-800-274-4482 or write us at Bank OZK, Attn: Digital Services, P.O. Box 196, Ozark, Arkansas 72949 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for each stop payment order as disclosed in our Schedule of Fees.
 - ii. **Notice of Varying Amounts for Payments You Authorize Outside of the Service.** If these regular payments vary in amount, you normally will be notified ten (10) days before each payment, when it is due and the payment amount. You may choose instead to get this 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.

Bank OZK Retail Online and Mobile Banking Agreement PLEASE

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i. Financial Institution's Liability.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you request that we stop one of these payments before the transfer is scheduled using the procedure described in the section titled "Stop Payment Procedures for Preauthorized Payments" and we do not do so, we may be liable for your losses or damages.

Liability for Failure to Make Transfers. 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 and damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer
 - If the transfer would go over the credit limit on your overdraft line
 - If the system was not working properly and you knew about the breakdown when you started the transfer
 - If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- There may be other exceptions not specifically stated in our agreement with you.

j. Unauthorized Transfers

Consumer Liability. Contact us AT ONCE if you believe the Username, password, or PIN you use to access the Service ("Credentials") has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down (1-800-274-4482). You could lose all the money in your account (plus your maximum overdraft line of credit). If you believe your card and/or code has been lost or stolen, tell us within 2 business days after the loss or theft and you can lose no more than \$50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. If your statement shows transfers that you did not make, 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 a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in event of unauthorized transfer. Contact us AT ONCE if you believe the Username, password, or PIN you use to access the Service ("Credentials") has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission, call or write us at the telephone number or address listed at the end of this disclosure.

k. 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.

- Tell us your name and account number
- 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
- Tell us the dollar amount of the suspected error

If you tell us orally, we may 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 if the alleged error involved a Visa point-of-sale transaction processed by Visa or 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 we need more time, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within 3 business days after completing our investigation. If we decided 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.

l. Confidentiality

Disclosure of Account Information to Third Parties. We will disclose information to third parties about your Account or the transfers you make: (1) where it is necessary for completing transfers, (2) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, (3) in order to comply with a government agency or court order, or (4) if you give us your written permission.

IX. PRIVACY AND USER INFORMATION

You acknowledge that in connection with your use of the Service, Bank OZK and its affiliates and service providers, may receive names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and

Bank OZK Retail Online and Mobile Banking Agreement

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information provided by you or from other sources in connection with the Service or the Software (collectively "User Information"). The Bank 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 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.

Bank OZK and its service providers also reserve the right to monitor use of the Service 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. See the Bank's Online Privacy Policy and general Privacy Policy at <https://www.ozk.com/privacy>.

X. EQUIPMENT AND SOFTWARE

You are solely responsible for the equipment you utilize to access the Service, such as your personal computer, mobile device, phone, and software (including but not limited to an operating system and Internet browser). We are not responsible for errors or delays or your inability to access the Service caused by your equipment or software. We are not responsible for the cost of upgrading your equipment to stay current with the Service nor are we responsible, under any circumstances, for any damage to your equipment or the data contained thereon. We recommend you maintain anti-malware and firewalls for data protection.

XI. BUSINESS DAYS

Our Business Days are Monday through Friday, except holidays. The Service is available 24 hours a day, seven days a week, except during maintenance periods, for the scheduling of payment orders and transfers.

XII. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We may disclose information to third parties about your Account or the transactions you make:

- a. Where it is necessary for completing transactions, or resolving errors involving the Service; or
- b. In order to verify the existence and condition of your Account for a third party, such as a credit bureau or a merchant; or
- c. In order to comply with government agency rules, court orders, or other applicable law; d. If you give us your permission. See also our Privacy Notice at <https://www.ozk.com/privacy> for further information on disclosure to third parties.

XIII. TERMINATION

If you want to terminate your access to the Service, call us at 1-800-274-4482. We reserve the right to terminate the Service, in whole or in part, at any time with or without cause and without prior written notice. In that event, or in the event that you give us a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to temporarily suspend the Service in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your password as an indication of an attempted security breach. Termination of the Service does not affect your obligations under this Agreement with respect to occurrences before termination.

XIV. LIMITATION OF LIABILITY

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by the Service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment, mobile device or any device you utilize, or software.

XV. WAIVER OF JURY TRIAL

You waive your right to a jury trial in any dispute with us. Any such dispute will be decided by a judge and not a jury.

XVI. NO WAIVER

The Bank shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Bank. No delay or omission on the part of the Bank in exercising any rights or remedies hereunder shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

XVII. ASSIGNMENT

You may not transfer or assign your rights or duties under this Agreement.

XVIII. GOVERNING LAW

This Agreement and all transactions hereunder shall be governed by the laws of the State of Arkansas, without regard to its conflicts of laws provisions. You acknowledge that you have reviewed this Agreement, understand the terms and conditions set forth herein, and agree to be bound hereby. 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.

Bank OZK Retail Online and Mobile Banking Agreement PLEASE

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XIX. AMENDMENTS

We can change a term or condition of this Agreement by mailing or delivering to you a written notice at least thirty (30) days before the effective date of any such change. We do not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of our system or an account. However, even in these cases, if the change is to be made permanent, we will provide you with a notice of the change with the next regularly scheduled periodic statement we send you, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an account. Notices mailed or delivered to you under this paragraph will be considered effective if mailed to the most recent address we show for you in our records, or email address in which you authorized to receive such notices and/or disclosures.

XX. USE OF DATA

The Bank, and its service providers, will use information you provide for purposes of providing the Service and to prepare analyses and compilations of aggregate customer data that does not identify you. Data collected may include, but not be limited to, technical information about your device, system and application software and peripherals, that is gathered periodically to facilitate the provision of software updates, product support and other services to you (if any) related to the Service.

XXI. THIRD PARTY BENEFICIARY. You agree that the Bank's service providers may rely upon your agreements and representations in this Agreement, and such service providers are third party beneficiaries to this Agreement, with the power to enforce its provisions against you.

XXII. SECURITY PROCEDURES

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By accessing the Service, you hereby acknowledge that you will be entering a protected Service owned by the Bank, which may be used only for authorized purposes. The Bank may monitor and audit usage of the Service, and all persons are hereby notified that use of the Service constitutes consent to such monitoring and auditing. An unauthorized attempt to up-load information and/or change information on the Service is strictly prohibited and subject to prosecution under the Computer Fraud and Abuse Act of 1986.

XXIII. SERVICE LIMITATIONS.

- a. Neither the Bank, nor any of its service providers, can always foresee or anticipate technical or other difficulties related to the Service. These difficulties may result in loss of data, personalization settings or other Service interruptions.
- b. Neither the Bank, nor any of its service providers, assumes responsibility for any disclosure of account information to third parties, the timeliness, deletion, misdelivery, or failure to store any user data, communications, or personalization settings in connection with your use of the Service.
- c. Neither the Bank, nor any of its service providers, assumes responsibility for the operation, security, functionality or availability of any mobile device or mobile network that you utilize to access the Service.
- d. You agree to exercise caution when utilizing the Service on your mobile device and to use good judgment and discretion when obtaining or transmitting information.

XXIV. LIMITATIONS AND WARRANTY DISCLAIMERS.

The Bank and its service providers disclaim all warranties relating to the Service or otherwise in connection with this Agreement, whether oral or written, express, implied or statutory, including, without limitation, the implied warranties of merchantability, fitness for a particular purpose and non-infringement. Neither the Bank nor its service providers will be liable to you or any third party for any indirect, incidental, exemplary, special, punitive or consequential damages of any kind, or for any loss of profits, business, or data, whether based in statute, contract, tort or otherwise, even if the Bank or its service providers, as applicable, have been advised of, or have reason to know of, the possibility of such damages. Some states/jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

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 NUMEROUS FACTORS OUTSIDE OUR CONTROL MAY INTERFERE WITH THE OPERATION OF THE MOBILE BANKING APPLICATION OR THE SERVICE. 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.

LIMITATION OF LIABILITY. YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE SERVICE 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 SERVICE, 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 THEIR EMPLOYEES OR CONTRACTORS, (COLLECTIVELY REFERRED TO AS "WE") BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICE THAT IS CAUSED BY OR ARISES OUT OF ANY SUCH DELAY, INTERRUPTION, DISRUPTION OR SIMILAR FAILURE. IN NO EVENT SHALL WE 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 SERVICE, OR THE WEBSITES THROUGH WHICH THE SERVICE IS OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE

WAS GIVEN TO US OR YOU. IN NO EVENT SHALL WE BE LIABLE FOR ANY CLAIM, ARISING FROM OR RELATED TO THE SERVICES OR THE WEBSITE THROUGH WHICH THE APPLICATION 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 \$500.00 (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.

Bank OZK Retail Online and Mobile Banking Agreement

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**Bank OZK
Digital Services
P.O. Box 196 Ozark,
AR 72949**

of 11

1-800-274-4482 Monday- Friday 7:00 a.m. – 7:00 p.m. Central Time Saturday 7:00 a.m. - 4:00 p.m. Central Time

Rev. 05/2020

Bank OZK Retail Online and Mobile Banking Agreement
PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS
of 11