



CardSwap Platform Access Supplement

This CardSwap Platform Access Supplement ("Supplement") forms a part of the Online Banking Agreement and Disclosure ("Agreement"). To the extent there are any inconsistencies between this Supplement and the Agreement, this Supplement shall control.

Enrolling Eligible Debit Cards. You may enroll your eligible Exchange Bank debit cards ("Debit Card(s)") and Exchange Bank credit cards ("Credit Cards") in CardSwap by using the link provided within our online platform and then following the CardSwap provider instructions. Once registered, CardSwap allows you to store and update Debit Card and Credit Card information across participating third parties, including merchants and subscriptions. CardSwap may not be compatible with all merchants or subscribers where your Debit Card and Credit Card is currently accepted. CardSwap will also store your access credentials to participating third-party merchants and subscriptions. The CardSwap platform is an information aggregation and updating feature and does not provide a mechanism for you to authorize transaction activity. You will be required to separately logon to participating merchant websites to facilitate transactions.

Debit Card Terms Continue to Apply. The terms of the Consumer ATM/Debit Card Access Agreement and Disclosure ("Debit Card Agreement") which apply to your Debit Card do not change when you enroll your Debit Card in the CardSwap feature. The Debit Card Agreement includes important consumer account disclosures.

Credit Card Terms Continue to Apply. The terms of the applicable Card Terms and Conditions ("Card Agreement") which apply to your Credit Card do not change when you enroll your Credit Card in the CardSwap feature. The Card Agreement includes important consumer disclosures.

Fees and Charges. At this time, we do not charge you any additional fees or charges for enrolling your Debit Card in CardSwap. Third parties, including CardSwap and wireless companies or data service providers may impose fees and charges for enrolling in and using CardSwap and you are responsible for any such fees and charges, including but not limited to, wireless carrier data or usage fees.

Security. You are responsible for keeping your CardSwap authentication credentials private and secure. You should call us immediately if you believe your CardSwap authentication credentials have been lost, stolen or compromised in any way or an unauthorized person has used or may use your credentials without your authorization. You may call us for this purpose at 707.524.3000 or 800.995.4066.

Exchange Bank Not CardSwap Provider. If enrolled, you will be able to access the CardSwap feature using a link provided within the Exchange Bank online banking platform. While we provide access and eligible Exchange Bank Debit Cards are compatible with CardSwap, we are not the provider of CardSwap. Use of CardSwap involves the storage of your Debit Card information and third-party credentials, as well as the electronic transmission of personal information through third party connections. Because we do not operate or control the CardSwap platform or the connections, we cannot guarantee the privacy or security of the data storage or the data transmissions. Check with CardSwap for information about their privacy and security practices.

Our limited liability. We have no responsibility or liability for any loss, damage, function, malfunction, delay or other problem or claim directly or indirectly associated with CardSwap, including, but not limited to, the security, accuracy, legality, appropriateness, content, what information is collected or accessed, performance or non-performance of CardSwap, nor the actions of the CardSwap provider or any other third party regarding any agreement you enter into with the CardSwap provider or associated third party relationships that may impact your use of CardSwap. It is your responsibility to read and understand the terms and conditions applicable to the CardSwap feature before enrolling in, creating, activating or using your Debit Card in CardSwap.



Indemnification. Except to the extent that we are liable pursuant to applicable law, you agree to indemnify and hold us, our affiliates, officers, directors, employees, consultants, agents, service providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorney's fees) arising from: (i) any fraud, manipulation, or other breach of these terms by you or on your behalf; (ii) any third party claim, action, or allegation brought against us arising out of or relating to our reliance on your authorization provided herein; or (iii) your use of CardSwap. This indemnification is provided without regard to whether our claim for indemnification is due to the use of CardSwap by you or your authorized representative. This indemnification provision will survive termination of this Supplement.

How to Remove Debit Card From CardSwap; Discontinuing or Suspending Access. If at any time you wish to remove your Debit Card from CardSwap, you will need to follow the process provided by the CardSwap provider. We reserve the right to discontinue or suspend your access to CardSwap at any time, without advance notice and with or without cause. If we discontinue or suspect your access to CardSwap, we will notify you electronically or in writing.