



## My Credit Manager Platform Access Supplement

This My Credit Manager 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.** The My Credit Manager feature of the Service allows you to access your credit data and credit-related tools. Credit score and other information is provided for informational purposes only, restrictions and limitations apply. My Credit Manager does not maintain your credit score and cannot update it. You may enroll in My Credit Manager by using the link provided within our online platform and then following the My Credit Manager provider instructions. You understand that by accepting this Supplement, enrolling in My Credit Manager and thereafter each time you access the My Credit Manager service, you agree to the terms and conditions of this Supplement.

(i) That you are providing "written instructions" under the Fair Credit Reporting Act ("FCRA") (and any other applicable laws, including state laws) to Exchange Bank and its service providers (including, but not limited to, Array US, Inc. and its affiliates) employees, agents, subsidiaries, affiliates, contractors, third party data sources and suppliers, and all consumer reporting agencies under the FCRA, as amended, to: (A) obtain a consumer report and any other credit report information (including a VantageScore 3.0) about you from Experian Solutions, Inc. ("Experian"), or any other consumer reporting agency, (B) obtain information from your personal credit profile from any consumer reporting agency or credit reporting agency, (C) access your consumer report or credit files from each national credit reporting agency; and (D) to exchange information about you (including, but not limited to, address history reports, name and alias reports, criminal reports or sex offender reports), in order to verify your identity and to provide products and/or services to you; and

(ii) You hereby authorize Exchange Bank, its service providers (including, but not limited to, Array US, Inc. and its affiliates), agents and employees, to provide your personally identifiable information to third parties as provided in our Privacy Policy at <https://www.exchangebank.com/privacy-security> as may be amended from time to time, and waive any and all claims against Exchange Bank and its agents and employees for the acts or omissions of these third parties with regard to the use or disclosure of such information.

**Information and Privacy.** While enrolling My Credit Manager, we will ask you for the following types of information: contact information (such as name, address, phone number, and email address); sensitive information (such as date of birth, driver's license number and social security number); personal information to verify your identity and financial information (such as credit card number). This information is required in order to verify your identity, charge you the agreed upon fees for our products and services, and to fulfill our obligation to provide our products and services to you, including communicating with third parties as necessary to provide such products and services, such as identification verification companies, consumer reporting agencies, payment validation companies, law enforcement agencies, or others. You agree not to impersonate another person or to select or use a username or password of another person. Furthermore, by enrolling in and accessing the My Credit Manager service you hereby consent and authorize Exchange Bank to provide this information to third parties as is necessary to provide you with the My Credit Manager service.

**Exchange Bank Not My Credit Manager Provider.** While we provide access to My Credit Manager, we are not the provider of My Credit Manager. Use of My Credit Manager involves electronic transmission of personal information through third party connections. Because we do not operate or control the My Credit Manager platform or the connections, we cannot guarantee the privacy or security of the data storage or the data transmissions. Check with My Credit Manager for information about their privacy and security practices.



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

**Our Limited Liability.** We are not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated information in your credit report. We have no responsibility or liability for any loss, damage, function, malfunction, delay or other problem or claim directly or indirectly associated with My Credit Manager, including, but not limited to, the security, accuracy, legality, appropriateness, content, what information is collected or accessed, performance or non-performance of My Credit Manager, nor the actions of the My Credit Manager provider or any other third party regarding any agreement you enter into with the My Credit Manager provider or associated third party relationships that may impact your use of My Credit Manager. It is your responsibility to read and understand the terms and conditions applicable to the My Credit Manager feature before enrolling in, activating or using My Credit Manager. This "Our Limited Liability" provision shall apply in addition to other applicable limitations provided under the Agreement.

**Discontinuing or Suspending Access.** If at any time you wish to discontinue your access to My Credit Manager, you will need to follow the process provided by the My Credit Manager provider. We reserve the right to discontinue or suspend your access to My Credit Manager at any time, without advance notice and with or without cause. If we discontinue or suspect your access to My Credit Manager, we will notify you electronically or in writing.