

SACO & BIDDEFORD SAVINGS INSTITUTION
OUT-OF-BAND AUTHENTICATION TEXT MESSAGE (SMS) TERMS OF USE

Saco & Biddeford Savings Institution (“us,” “our” or “we”) utilizes Advanced Login Authentication as a security procedure related to use of the Personal Online Banking Service and the Business Online Banking Service. As part of Advanced Login Authentication, and as a condition of the agreements referenced below, we utilize out-of-band authentication which may include, but is not limited to, receipt of a text message on a customer’s Mobile Device. The following terms and conditions apply to any text messages that we may send and you may receive related to out-of-band authentication.

The following terms and conditions supplement the terms and conditions of certain agreements between us and you, including, as applicable: (1) Personal Online Banking Service Agreement & Disclosure; (2) Personal Mobile Banking Terms & Conditions; (3) Business Services Master Agreement; and (4) Business Mobile Banking Services Terms & Conditions. Capitalized terms used herein without definition shall be defined as provided in the applicable agreement(s) listed above.

1. Message rates established by the provider of your wireless telecommunication services (“Carrier”) apply to SMS correspondence. We do not charge for any content; however, downloadable content may incur additional charges from your Carrier. Please contact your Carrier for information about your messaging plan. Your Carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your Carrier.
2. You represent that you are the owner, or authorized user of the Mobile Device you use to receive the service, and that you are authorized to approve the applicable charges.
3. We will send you each message only once, and only with your explicit agreement as indicated by your continued use of the services under one or more of the agreements referenced above.
4. We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided for on an AS IS, AS AVAILABLE basis.
5. Data obtained from you in connection with out-of-band authentication may include the phone number associated with your Mobile Device, your Carrier’s name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service. Your Carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.
6. The service, as well as the content and materials received through the service, are proprietary to us and our licensors, and are for your personal, non-commercial use only (for consumer customers) or your commercial use only (for business customers), as applicable. You shall not damage, impair, interfere with or disrupt the service or its functionality.
7. We reserve the right to amend these terms and conditions from time to time. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your

service is also subject to termination in the event your mobile/wireless service terminates or lapses. We may discontinue the Service at any time.

8. If you have any questions, e-mail us at sbsionline@sbsavings.com or call us at 207-284-4591 or 877-722-6243. You can also text the word **HELP** to 20736 to get additional information about the out-of-band authentication. We do not charge for help or informational messages; however, your normal Carrier rates apply.