## Terms of Use for Hometown Bank website

Any individual, organization or public entity that uses the Hometown Bank website (the "website") does so subject to the following terms of use.

Please read these terms prior to accessing this website. If you do not agree with these terms and conditions, please do not access this website.

This website is not directed to minors and Hometown Bank or its subsidiaries and affiliates ("we" or us") does not knowingly collect personal information from minors on this website.

<u>Unauthorized Use</u>. Unauthorized use of our website and computer systems, including but not limited to unauthorized entry into our computer systems, misuse of passwords, or misuse of any information posted to this site, is strictly prohibited. Any attempted unlawful use may subject you to liability for damages or criminal prosecution.

<u>Use of website</u>. This website provides information about financial products and services available from or through Hometown Bank. Use of this website may be monitored, tracked and recorded and anyone using the site expressly consents to such monitoring, tracking and recording.

We may make changes to the products or services shown on this site at any time. Our products and services are offered only in jurisdictions where they may be lawfully offered.

<u>No Personal Advice</u>. This website contains general information about financial topics, and in some places, we provide tools or calculators to help you see how different products may affect your finances. Since we can't know all your personal circumstances in an online session, nothing on this website is intended to provide personal financial, tax or legal advice. You must consult with your own financial, tax, insurance and legal advisers. We do not create a fiduciary relationship with you through your use of this site.

Links to Third Party Sites or Products. This website may provide links to websites controlled by third parties who are not Hometown Bank affiliates or subsidiaries. If we create such a link, we will let you know when you are leaving our website. We disclaim liability for any information, materials, products or services offered at any of the third-party sites linked to this website. The availability of a link to another party's website is provided as a convenience, but it does not constitute an endorsement or sponsorship of any third party or their products and does not create an affiliation or partnership between Hometown Bank and any third party. You should also be aware that third parties have different privacy policies than Hometown Bank, and those third parties may treat your

personal information differently than we do and may have different information security practices.

<u>No warranty</u>. We try to ensure that the information on this site is accurate and up to date. However, we do not warrant information appearing on this site or services provided through this site for completeness, timeliness or accuracy. All content is provided "as is," without warranty of any kind, either express or implied. We disclaim any implied warranty, including but not limited to any warranty of merchantability, fitness for a particular purpose, or non-infringement.

Limitation of liability. Hometown Bank will not be liable for any damages if this website is unavailable for any reason, or if your computer or any program you use is infected by a virus or other malicious program. In no event will Hometown Bank be liable for any special, indirect, incidental or consequential damages, or any damages for loss of use, lost data or lost profits arising out of or relating to the use of this website or the copying, display or use of information accessed through this site, whether or not Hometown Bank was advised of or aware of the possibility of such damages. This disclaimer of liability is effective without regard to the form of any action, including but not limited to contract, negligence, tort, strict liability or any other theory.

You agree that you will not engage in any activities related to the website that are contrary to applicable law, regulation or the terms of any agreements you may have with Hometown Bank. In circumstances where identification is required, you will establish commercially reasonable security procedures and controls to limit access to your password or other identifying information.

<u>Privacy Policy, Information Security and Online Fraud</u>. Please review our Privacy Policy and information about the types of information we gather when people use our website, and suggestions for protecting the security of your personal information online. Please contact us immediately if you believe that you have been a victim of fraud or identity theft involving an account with us, we also recommend following guidance provided by the Federal Trade Commission.

<u>Other Service Agreements</u>. If you are a Hometown Bank customer and access your account information or conduct transactions through this site, the terms and conditions of the service supplement these website terms of use. If these website terms of use conflict with the agreement or disclosures governing the service you receive from us, the terms, conditions and disclosures governing that particular service will control.

<u>Jurisdiction; Entire Agreement</u>. These website terms of use will be governed by and interpreted under the laws of the State of Ohio, USA, and other applicable federal laws. If any part of these terms of use is unenforceable, that part will be considered severable, and will not affect the validity of any remaining provisions.

<u>Updates.</u> We reserve the right to revise these Terms of Use at any time by updating this agreement online. Revisions will be effective as of the time the revised agreement is posted online. We are not required to notify you of changes to these Terms of Use before they become effective.

You may not copy the material on this site, upload, post, publish, transmit or distribute it in any way (whether electronically or otherwise) or create other works based on it, including but not limited to use as meta tags on other pages or sites on the World Wide Web without Hometown Bank prior written consent. Copies made incidentally in the ordinary course of your use of this website (such as in cache memory) and a reasonable number of printed copies for your own personal or internal business use are permitted, provided you do not delete or change any copyright, trademark or other notices. Title to and all intellectual property rights in the material on this site remain in Hometown Bank and its licensees.

The trademarks, logos and service marks (the "Marks") displayed on the website are the property of Hometown Bank and other parties.