

## **Shore on the Go! Mobile Banking Service**

### Terms and Conditions of Use

#### **A. General**

Our Mobile Banking Service allows you to access your Shore Community Bank Online Banking account information and perform certain other online functions using a specially designed browser address for a mobile device. Access our Shore on the Go! at <https://secure.fxfn.mobi/start/SCBTRNJ>.

#### **B. Service Requirements**

Use of our Mobile Banking Service requires that you have enrolled in our Online Banking Service and that you have a Mobile Device that can access the Internet. You may log in to the Mobile Banking Service through a special URL, using your Online Banking access id and passcode. Our Mobile Banking Service uses the same security features as our Online banking Service.

#### **C. Online Banking**

With the Mobile Banking Service, you can check balances, view account transaction history and transfer money between your Shore Community Bank accounts, just as you can with a computer. You cannot use the Mobile Banking Service for future dated transfers or to schedule automatic recurring transfers. The Mobile Banking service does not offer Bill Payment service or features.

#### **D. Fees**

We do not charge a fee to access or use the Shore on the Go! Mobile Banking Service. Your Mobile Device carrier may charge you to receive Internet, cellular or other data service. You should check with your Mobile Device carrier for details on specific fees and charges that may apply to you.

#### **E. Miscellaneous**

Your complete account numbers will never be transmitted to you via the Mobile Banking Service. Except as described in this section, all terms and conditions applicable to the Online Banking Service (including Bill Payment) apply to the use of your Mobile Banking Service. Shore Community Bank is not responsible for any damage to your Mobile Device resulting from your use of our Mobile Banking Service and you will be engaging in such activities at your own risk.

#### **F. Customer's Responsibility**

You are responsible for all transfers you authorize using Shore Community Bank's Mobile Banking Service. If you permit other persons to use your access id and passcode to the access Mobile Banking, you are responsible for any resulting transactions from your linked Deposit/Loan accounts. We will not be liable for and will not reimburse you for any losses that may occur as a result of use of your access id, password and enhanced log in security answers by persons you have authorized. You are responsible for keeping your access id, password and account data confidential at all times.

**G. Limit of Our and Other Provider's Responsibilities**

We agree to make reasonable efforts to ensure the full performance of the Shore on the Go! Mobile Banking Service. We will be responsible for acting only on those instructions which are actually received and cannot assume responsibility for malfunctions in communications facilities not under our control that may affect the accuracy and timeliness of messages that you send. We are not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet service provider, your connection to the Internet, your computer or Mobile Device, or caused by any browser software.

These services, information and "look and feel" are our property. You may not reproduce, sell or distribute all or any portion of Shore Community Bank's Mobile Banking Service.