Kasasa Builder + Kasasa Protect

Optional Add On Service:
Sullivan Bank offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection and breach resolution through a separate, third party that can be added to your Kasasa Cash or Cash Back account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ('opt-in"), (b) charges a separate monthly fee and (c) can be cancelled at any time. Kasasa Protect: Identity Fraud Protection And Restoration Services: "Kasasa Protect: Identity Fraud Protection And Restoration Services" collectively includes the following comprehensive services (collectively "Services"): (1) Credit Services: (a) Reports: an annual credit report from Experian; (b) Scores: a monthly credit score from Experian; and (c) Plotter: a visual twelve (12)-month history of the consumer's monthly credit scores from Experian. (2) Monitoring Services: (a) Public Records: Monitors name, address & Social Security Number (SSN) across public records; (b) Dark Web Monitoring: monitors across social networks, chat rooms & black market web sites for personally identifiable information including social security numbers; phone numbers; email addresses; bank account and routing numbers; credit and debit cards; and medical identification numbers; (c) Credit Bureau: monitors for and will provide an email if credit inquiries, new lines of credit, derogatory credit, name changes or changes in address are detected in the consumer's Experian credit file; Credit monitoring occurs only on the credit file associated with the purchasing consumer, and does not monitor, compare or cross reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus. 3) Resolution Services: (a) Recovery Services: a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities and (b) Lost Wallet Services: Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft. Terms & Conditions:
Kasasa Protect services are provided by CSID, a part of Experian Information Solutions, Inc. ("Experian"). There are two (2) Kasasa Protect terms and conditions, one governing the program's Services and the other governing the program's online portal, which you must agree to: (1) Services: Terms & conditions can be retrieved at a Sullivan Bank branch location. (2) Portal: Terms & conditions can be retrieved online by using the following link:
https://secure.kasasaprotect.com. ("Portal") Fees: Kasasa Protect services are provided for a monthly fee of $12.99, or $7.99 if you are a Kasasa accountholder. Kasasa Protect is available to a secondary accountholder listed on a joint account for an additional monthly fee of $7.99. Fee(s) will be automatically debited from your account on the third (3rd) of each month. Fee(s) begin on the third (3rd) of the month following your enrollment date and will end one (1) day after Sullivan Bank has processed your cancellation request. Changes & Modifications: Kasasa Protect's Services, fees, and providers are variable and may change with proper notification from our [bank/credit union] or Kasasa, Ltd. Changes in terms, conditions, services, fees and / or providers, if any, will be posted on the Kasasa Protect site located at https://secure.kasasaprotect.com. We encourage you to refer to this site on a regular basis for Services information. Requirements: To utilize Kasasa Protect you must: (1) be eighteen (18) years of age or older, (2) be a resident of the United States or any of its territories, and (3) register and maintain your unique email address (joint accountholders must each provide unique email addresses for this service) via the Kasasa Protect online portal. Enrollment: To receive Kasasa Protect's Services, you must (1) agree to the Kasasa Protect Services' Terms & Conditions and (2) establish the Services' monthly billing and (3) provide an accurate email address. Upon completing these three activities you will be enrolled in the program. ("Enrollment"). The date upon which these activities are completed will be your enrollment date ("Enrollment Date").
Verification:
Within one (1) business day after Enrollment, Kasasa Protect will provide you with an email that includes a link to https://secure.kasasaprotect.com and your subscriber number. After entering your

subscriber number, you must verify your personal information. You agree to provide accurate, current and complete information about yourself. You agree to not misrepresent your identity. You also agree to maintain and update this information, including your email address on a regular basis to ensure its accuracy. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in information generated. ("Verification"). Portal Alerts & Notifications:
Upon verifying your personal information and agreeing to the terms and conditions associated with the Kasasa Protect portal, you will be able to receive alerts and notifications through the portal. Email notifications will be sent to the email address you maintain at https://secure.kasasaprotect.com. You understand, acknowledge, and agree that in order to receive the full complement of Services, including receiving Services' alerts and notifications via the Kasasa Protect portal, you must first verify your identity and register and maintain your email address at: https://secure.kasasaprotect.com. Availability of Services: All items under these three (3) comprehensive services are available to you as identified below.

1. Credit Services: After verification, you will be able to view all items listed under Credit Services, including credit information and alert details via the portal.
2. Monitoring Services: All items listed under Monitoring Services will begin upon Enrollment. Viewing of Monitoring Services alerts is available upon Verification.
3. Restoration Services: All items under Resolution Services are available upon Enrollment.

Cancellation:
You may cancel your Services at any time by notifying your financial institution of your decision to cancel. Written notices should be sent to Sullivan Bank, P.O. Box 489, Sullivan, MO 63080. Verbal requests should be directed to 1-800-645-3191. Cancellations may take one (1) or more business days to process. When cancelling, your then current month's fee will not be reimbursed or prorated. The Services' monthly fee will not be charged for the following month after a cancellation request has been processed by your financial institution. Closure of Checking Account: Should your checking account be closed by you or Sullivan Bank, any add-on products / services associated with that account, including Kasasa Protect, will also be terminated at the same time. Your then current month's account and/or Kasasa Protect fees will not be reimbursed or prorated. The monthly fee(s) will not be charged for the month following termination. Legal Notices:
(1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through annualcreditreport.com or 877-322-8228, the only authorized source under federal law. (2) Sullivan Bank Notice. Sullivan Bank shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential or incidental. Kasasa Cash, Kasasa Cash Back, and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A. CSID and Experian are registered trademarks of Experian Information Solutions, Inc.