

My Financial Snapshot Terms and Conditions

Revised Date: March 2020

Using My Financial Snapshot Service, you acknowledge and agree to the following terms and conditions of service.

TERMS AND CONDITIONS: Central Bank & Trust Co, (the "Bank" "we", us") hereby grants you a personal, limited, non-exclusive, non-transferable license, electronic access and use of My Financial Snapshot Service (the "Service") solely to manage your financial data.

In addition to My Financial Snapshot Service, the term "Service" also includes any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, help content, bug fixes, or maintenance releases, etc.) of the Service if and when they are made available to you by us or by our third party vendors. Certain Services may be accompanied by, and will be subject to, additional terms and conditions.

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YOUR INFORMATION AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS. The Service allows you to view accounts that you may have at financial institutions other than Central Bank & Trust Co. (this is a process called "aggregation"). When you choose to use online financial services which accesses your data maintained with or applicable to other financial institutions or card issuers you have identified ("Third Party Institutions"), you are consenting to us accessing and aggregating your data from the Third Party Institutions. That data includes your Third Party Institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data concerning your account(s) and account activity with Third Party Institution(s), such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all of your non-personally identifiable information for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

USE, STORAGE AND ACCESS. We shall have the right, in our sole discretion and with reasonable notice posted on My Financial Snapshot site and/or sent to your email address on file or collected during Enrollment, to establish or change limits concerning use of the Service and any related services, temporarily or permanently. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. We will attempt to provide prior notice of scheduled maintenance, but we cannot guarantee that such notice will be provided.

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