

## The Farmers Bank Business Online Banking Terms and Conditions

These are the terms of your Agreement with The Farmers Bank for accessing your accounts and making use of other services via the Internet through The Farmers Bank. Whenever you use Online Banking, or authorize others to use it, you agree to these terms. The Farmers Bank may amend these terms from time to time. You will be notified of any amendments that affect your rights or obligations within the appropriate time period. Each of your accounts at The Farmers Bank, which are accessed by Online Banking continue to be governed by the applicable Account Disclosures and Regulations Relating to Deposit Accounts and Other Services and Electronic Fund Transfer Agreement and Disclosures, otherwise known as Disclosures and Regulations, and the applicable Schedule of Fees, as they may be amended from time to time. Carefully read this Online Banking Terms and Conditions ("agreement") and retain a copy for your records.

### GENERAL INFORMATION

#### 1. Definition of Terms

- "You" and "Your" means any person who applies for Online Banking with The Farmers Bank through completion of a Business Online Banking Application and all persons authorized by the applicant to use their Online Banking User Name and Password or other means of access we establish or approve.
- "We," "us," "our," "Bank," and The Farmers Bank
- "Business Day" shall mean Monday-Friday, except for Federal Banking holidays
- "Payee" means the merchants, individuals or institutions you wish to pay using the Bill Payment Service
- "Online Banking" or "The Farmers Bank Online Banking" or "The Farmers Bank's Online Banking Service" means our service that allows you to make payments, transfer funds, access accounts, make purchases, obtain information, and perform other transactions via the Internet by use of a personal computer and modem and/or other means we authorize or allow.

**2. General Description of Services.** Account access via The Farmers Bank's Online Banking Service allows you to: view account balances and transaction history, transfer funds between The Farmers Bank's accounts, set up recurring transfers between The Farmers Bank's accounts, make The Farmers Bank's loan payments, view previous statements, and download account transactions. Bill Pay Services provided through Check Free Corporate allows you to: pay bills to most merchants, individuals, & organizations, set up recurring payments, download your payment schedule, retain payment history, retain record of payees.

**3. Requirements for Your Use.** You must have an account at The Farmers Bank and complete a Business Online Banking Application. In addition, you will need a personal computer. Internet service through the provider of your choice, and a compatible web browser with 128-bit data encryption. You may download a compatible web browser for free at: Microsoft Internet Explorer® or Netscape Navigator®. You are responsible for the installation, maintenance and operation of your computer and your browser software. The risk of error, failure, or non-performance is your risk and includes the risk that you do not operate your computer or your software properly. The Bank is not responsible for any errors or failures from any malfunction of your computer or your software. The Farmers Bank is not responsible for any electronic viruses that you may encounter. The Bank is not responsible for any computer virus-related problems that may be associated with the use of Online Banking. The Bank has no liability to you for any damage or other loss, direct or consequential, which you may suffer or incur by reason of your use of your computer or your software.

**4. Customer Support.** If you need assistance with The Farmers Bank's Online Banking Service, or if you need to communicate with us, please contact the Electronic Banking Department. Representatives are available between 8:00 A.M. and 4:00 P.M.(CST) Monday-Thursday and 8:00 A.M. until 6:00 P.M. (CST) on Friday. Electronic mail (email) transmissions are not secure. Therefore, we request that you do not send us or ask for sensitive information, etc. via any general form of email system.

<b>The Farmers Bank</b> <b>Electronic Banking Department</b> <b>P O Box 10</b> <b>Portland, TN 37148</b> <a href="mailto:ibanking@thefarmersbank.net">ibanking@thefarmersbank.net</a>	<b>Hours:</b> <b>8:00 AM – 4:00PM (CST)</b> <b>8:00 AM – 5:00 PM (CST)</b> <b>615-323-1146 (direct line)</b> <b>615-325-2265 or 615-672-5665</b>	<b>Monday - Thursday</b> <b>Friday</b>
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### DESCRIPTION OF SERVICES

**1. Hours of Accessibility.** You can access your accounts through The Farmers Bank's Online Banking Service seven days a week, 24 hours a day. However, at certain times, The Farmers Bank's Online Banking service may not be available due to routine system maintenance.

**2. Bill Payment Service provided through Check Free.** Bill Payment through Check Free Corporate is an optional service for Premium and Premium Plus Online Banking customers. Bill Payment allows you to schedule bill payments; arrange, at your option, for the payment of your current, future and recurring bills from your designated Bill Payment Account; pay most merchants, individuals, and institutions; and download your payment schedule at your convenience. Bill payments can be made from a designated payment account for the amount requested by you to the scheduled payee when you set up an account with Check Free. You must be an owner of the designated Bill Payment account. You may not designate any account that requires more than one signature for withdrawals.

**3. Transfers.** Through The Farmers Bank's Online Banking Service you are allowed to make transfers between your various The Farmers Bank accounts. You may also make your The Farmers Bank loan payments. You must be an owner of and have the unrestricted right of withdrawal from all accounts to or from which you request a transfer. We reserve the right to deny transfers between certain types or accounts under certain circumstances. A transfer initiated through The Farmers Bank's Online Banking Service no later than 5:00 p.m. (CST) on regular business days (Monday through Friday, excluding Saturday, Sunday and Federal Holidays), shall be credited to your account the same day. If you initiate a transfer after 5:00 p.m. (CST), on a business day, on Saturday, Sunday or a Federal Holiday, the transfer will be posted on the next business day. All external transfers (i.e. ACH, Wire Transfers, and Tax Payments) completed after 2:00 p.m. (CST) on a regular business day, on Saturday, Sunday or Federal holiday, will be posted on the next business day. The number of transfers from The Farmers Bank's accounts may be limited as described in the applicable portions of the deposit account information. Funds from items deposited are subject to our standard Funds Availability Policy.

**4. Changes to Charges, Fees, or Other Terms.** The Farmers Bank reserves the right to adjust the charges, fees or other terms described in our Online Banking Agreement. When changes are made to any fees, charges, or other material terms, we will notify you accordingly. Notification will be given at least thirty (30) days in advance of the effective date of any additional fees for online transactions, or of any stricter limits on the type, amount or frequency of transactions or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide notice to you within thirty (30) days after the change. We reserve the option, in our business judgment, to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable Depositor Contract and Deposit Account Information.

**5. User Name and Password.** Once you have submitted a completed Online Banking Application, you will be given an Online Banking user name and password that will give you access to your accounts through The Farmers Bank's Online Banking Service. You will be asked to select a new password upon your initial use of Online Banking. We recommend that you change your password on a regular basis and will require you to change your password, at minimum, once every 90 days. The Bank is entitled to act on the instructions received under your password. For security purposes, it is recommended that you memorize the user name and password and do not write them down. You are responsible for keeping this and other account data confidential. Anyone to whom you give your Online Banking user name and password or other means of access will have full access to your accounts, even if you attempt to limit that person's authority. For this reason, you should not disclose your Online Banking user name and password to other persons.

**6. Cancellation of Services.** If for any reason, you should ever wish to cancel Online Banking, your scheduled payments and transfers will be automatically deleted. For this reason, if you cancel Online Banking, you should make other payment or transfer arrangements. This will also ensure that future payments or transfers made by you will not be duplicated. The Bank reserves the right to terminate the Online Banking Agreement, in whole or in part, at any time for any reason. You may cancel your Online Banking service at anytime by notifying us by phone, in writing or by sending instructions by email.

**7. New Services.** The Farmers Bank may, from time to time, introduce new Online Banking Services and/or enhancements to the current service. We shall notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the terms contained in this Online Banking Agreement.

**8. Electronic Notices.** You must register within Online Banking to access electronic notices. Once you have enrolled, when a notice is available, you will receive an email to the address on file, asking you to access the notice through our secure Online Banking website. There, you are able to download and/or save your notices. If you consent, you will no longer receive paper notices. "Notices" include: disclosures, periodic statements, notices, agreements, fee schedules, other information and documentation. If the email address we have for you is returned as undeliverable, we may discontinue future electronic notices and switch your account to paper notices sent through the U.S. Postal Service.

#### **ADDITIONAL PROVISIONS**

**1. Usage.** Your first use of The Farmers Bank's Online Banking Service confirms your agreement to and understanding of the Online Banking Terms and Conditions. You agree to the terms of this agreement and the schedule of charges that may be imposed. You authorize us to deduct applicable charges and payments, as accrued, directly from your designated payment account. You are liable for all transactions that you may make or authorize, even if the person you authorize exceeds your authority. If you have given someone your Online Banking user name and password or any other means of access and you want to terminate that person's authority, you must change your user name and password or other means of access or take additional steps to prevent further access by such persons.

**2. Unauthorized Transfers.** Notify the bank if you believe that an electronic fund transfer has been made without your permission, or if you believe another person has improperly obtained your Online Banking username or password. Also notify us if someone has transferred or may transfer money from your Bank deposit account without your permission, if you suspect any fraudulent activity on your account, or if your statement shows withdrawals, transfers or purchases that you did not make or authorize. Telephoning is the best way of keeping your possible losses down.

**3. Bank Liability.** Except as specifically provided in this Online Banking agreement or where the law requires a different standard, you agree that neither we nor the service providers shall be responsible for any loss, property damage or bodily injury, any indirect, special, incidental or consequential damages whether caused by the equipment, software, the Bank, by Online browser providers such as Netscape and Microsoft, by Internet access providers, online service providers, by an agent or subcontractor of any of the foregoing, nor shall we or the service providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software. The Farmers Bank's Online Banking Service, or Internet browser or access software. We will not be liable for indirect, special, or consequential damages arising out of the use of Check Free Corporate Bill Payment service.

**4. Withdrawals.** Withdrawals are ones made by means of preauthorized transfer, automatic transfer, or payments arranged by telephone or online. You also agree to the "Terms and Conditions" that were delivered to you when you opened your deposit account(s).

**5. Disclosure of Account Information.** You authorize the Bank to disclose to third parties, agents, and affiliates, such as independent auditors, consultants or attorneys, information you have provided or that we or our affiliates (if any) have obtained about your accounts and the transfers you make:

- to comply with government agency or court orders or requests; or
- to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or where it is necessary for completing transfers; or
- to provide services relating to your account; or if you give us your further permission

## **6. Alerts Terms and Conditions**

**Alerts.** Your enrollment in The Farmers Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your The Farmers Bank account(s). Alerts are provided within the following categories:

- **Mandatory Alerts** provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have that option to suppress these Mandatory Alerts.
- **Account Alerts** provide you with notification of important account activities, or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your accounts.
- **Additional Alerts** must be activated by you to be enabled. These Additional Alerts can be accessed from the Manage Alerts menu within The Farmers Bank Online Banking and Manage Alerts menu within The Farmers Bank Mobile Banking

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but we are not obligated to do so. The Farmers Bank reserves the right to terminate the Alerts service at any time without prior notice to you.

**Methods of Delivery.** We may provide Alerts through one or more channels ("EndPoints"): (a) a mobile device, by text message; (b) a mobile device, by push notification; (c) an email account, by an email message; or (d) your The Farmers Bank Online Banking message in-box, by an email message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email address or mobile device number.

**Alerts via Text Message.** To stop Alerts via text message, text "STOP to 99588 at any time. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in The Farmers Bank Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to 99588. In case of questions please contact us. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile, U.S.Cellular, Verizon Wireless, MetroPCS.

**Limitations.** The Farmers Bank provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside The Farmers Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold The Farmers Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorney's fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

**Alert Information.** As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

**This agreement is an addendum to The Farmers Bank's Business Online Banking Agreement. This agreement and terms of service is for Mobile Banking with Mobile Deposit. Last updated 9-1-2023.**

By participating in Mobile Banking, you are agreeing to the Terms and Conditions presented here. Mobile Banking and any software you may obtain from Mobile Banking ("Software") may not be available at any time for any reason outside of the reasonable control of The Farmers Bank or any service provider.

Message and Data Rates may apply. For help, text "HELP" to 99588. To cancel, text, "STOP" to 99588 at any time. In case of questions, contact the electronic banking department. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile, U.S. Cellular, Verizon Wireless. You may download The Farmers Bank Mobile Banking app at Google Play and iTunes stores. Mobile Deposit uses a device camera to take a picture of the check and submits the images electronically to make deposits to your account.

**Privacy and User Information** You acknowledge that in connection with your use of Mobile Banking, The Farmers Bank and service providers, including Fiserv, Inc. and its affiliates, may receive and share with one another: names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Mobile Banking or the Software (collectively "User Information"). The Farmers Bank and its service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. The Farmers Bank and its service providers also reserve the right to monitor use of Mobile Banking and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter or edit any content.

**Restrictions on Use** You agree not to use Mobile Banking or the Software in or for an illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal and international Internet, data, telecommunications, telemarketing, "spam", and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material, (ii) material that infringes or violates any third party's intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights of legal obligations of any wireless service provider or any of its clients or subscribers, (iii) material or data, that is illegal, or material or data, as determined by The Farmers Bank (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of The Farmers Bank or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g. beer, wine or liquor), tobacco-related (e.g. cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g. firearms, bullets), illegal drugs-related (e.g. marijuana, cocaine), pornographic-related (e.g. adult themes, sexual content), crime-related (e.g. organized crime, notorious characters), violence-related (e.g. violent games), death-related (e.g. funeral homes, mortuaries), hate-related (e.g. racial organizations), gambling related (e.g. casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system data, or personal information; (vi) any material or information that is false, misleading, or inaccurate, (vii) any material that would expose The Farmers Bank, any third-party service provider involved in providing Mobile Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to (a) access any software or services for which your use has not been authorized, or (b) use or attempt to use a third party's account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software; or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software.

**Use of Google Maps:** You agree to abide by the Google terms and conditions of use found at [http://maps.google.com/help/terms\\_maps.html](http://maps.google.com/help/terms_maps.html) and the Google Legal Notices found at [http://www.maps.google.com/help/legal\\_notices\\_maps.html](http://www.maps.google.com/help/legal_notices_maps.html), or other URLs as may be updated by Google.

**Cancellation of Service.** You may opt-out of our Mobile Banking service at any time. The bank reserves the right to deny, suspend or revoke access to the service immediately, in part or in whole, in its sole discretion, if the bank believes the depositor(s) are in breach of this agreement or using or accessing the services inconsistent with the terms and conditions hereof. Further, the bank shall have the right to suspend this service immediately in the event of an emergency.

**Terms and Conditions – Mobile Deposit Capture Agreement**

This Mobile Deposit Capture Service End User Agreement (Agreement) contains the terms and conditions for the use of the Mobile Deposit Capture service (Mobile Deposit Capture) that The Farmers Bank (hereafter referred to as The Farmers Bank, the Bank, our, us, or we) may provide to you (you, your or User). This Agreement supplements the terms of other agreements you have entered into with the Bank, including the Account Rules and related fee schedules and disclosures that govern the terms, conditions and fees of your deposit account(s) with us, each as may be amended from time to time (such deposit account agreements, fee schedules and related disclosures being referred to hereinafter individually as an Account Agreement and collectively as the Account Agreements). The terms and conditions of your Account Agreement are incorporated by reference and made a part of this Agreement. In the event of a conflict between the terms of this Agreement and your Account Agreement the terms of this Agreement shall control as it regards the provision of the Service.

**1. Services.** The Mobile Deposit Capture service provides you the ability to access and make deposits to your designated eligible accounts using the software. The Mobile Deposit Capture service is designed to take advantage of The Check Clearing for the 21st Century Act and its regulations (collectively "Check 21"). The Mobile Deposit Capture service enables you to use a compatible handheld device to scan an image of original paper checks ("Original Checks") that are drawn on or payable through United States financial institutions (each a "Check Image") and to electronically submit the Check Image and associated deposit information to The Farmers Bank using the Software for deposit into a designated eligible account for collection thereafter by The Farmers Bank. **Acceptance of Terms.** By accepting this Agreement, you are agreeing to all of the terms outlined within it. This Agreement is subject to change from time to time. We will notify you of any material change. We will provide you with advance notice of any changes to the terms of this Agreement when required to do so by applicable law. Your continued use of the Service after we provide you notice of changes will indicate your acceptance of the revised Agreement.

**2. Fees.** There is no fee for this service.

**3. Deposit Limits.** You may scan and submit check images for deposits within the dollar limits established for you. The bank reserves the right to limit the frequency and dollar amounts submitted through the Mobile Deposit Capture service as well as raise or lower your deposit limits. A user may deposit up to \$2,500 a day. Each item limit is \$2,500 and the total business entity's limit is \$2,500 daily.

**4. Types of Checks.** We can accept checks payable to you, drawn on a U.S. Bank. We cannot accept: checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into, checks payable jointly, traveler's checks, money orders, foreign checks, checks not payable in U.S. currency, returned checks, stale-dated checks, cashiers checks drawn on a bank other than The Farmers Bank, post-dated checks or any check that is not in original form with a signature (such as a substitute check or remotely created check), or those which contain any alteration.

**5. Deposit Processing.** Items transmitted by the depositor and received by the bank no later than 3:30 p.m. Central Standard Time (CST) on regular business days (Monday through Friday, excluding Saturday, Sunday and Federal Holidays), shall be credited to the depositor's account on the same business day. Items received by bank after 3:30 p.m.(CST) on business days and all transactions which are requested on Saturdays, Sundays or Federal Holidays, will be processed on the bank's next business day. Customer understands and agrees funds from items deposited under the terms of this agreement are subject to our standard Funds Availability Policy. Deposits are subject to verification and are not eligible for immediate withdrawal.

**6. Funds Availability.** The Farmers Bank's Funds Availability Policy is to make funds from your check deposits available to you on the next business day after the date of your deposit (see Expedited Funds Availability Disclosure for details).

**7. Deposit Verification/Receipt.** You may verify receipt and the amount of your check image deposit credited to your account by reviewing your statement online or transaction activity on your mobile device. The Farmers Bank will acknowledge receipt of your Check Image deposit submitted through the Mobile Deposit Capture service and notify you if a check image is not eligible for deposit using the mobile application.

**8. Endorsement.** You agree to properly endorse each check. Endorsements should be restrictively endorsed on the back of each item with the following words: "mobile deposit" with the account number and signed by the payee.

**9. Withdrawal of Access of Service.** You may opt-out of this program at any time by notifying us by phone, in writing at the address listed above, or by sending instructions to us by email. There is no charge to re-enroll in this service. The bank reserves the right to deny, suspend or revoke access to the service immediately, in part or in whole, in its sole discretion, if the bank believes the depositor(s) are in breach of this agreement or using or accessing the services inconsistent with the terms and conditions hereof. Further, the bank shall have the right to suspend this service immediately in the event of an emergency.

#### **Depositor Obligations**

**Image Quality Requirements.** Each check image is analyzed for quality upon submission; if the image does not pass, you are immediately notified and can re-capture the check image. You can cancel the transaction at any time during the mobile deposit process. However, once the transaction has been submitted, it cannot be cancelled. The check images presented must accurately represent all information on both sides of the checks and check images must contain all endorsements.

**Retention/Destruction of Original Item.** After verifying the deposit has been received, you agree to securely store and retain the check(s) for at least 14 calendar days from the date of the image transmission. During this period, you agree to promptly provide the check to the bank if requested. After the period of 14 days, you agree to shred the deposited item.

**Errors.** You agree to notify the bank of any suspected errors regarding items deposited through the service immediately, and in no event later than 30 days after we sent you the account statement on which the error appeared.

**Biometric Login for Mobile Banking.** Electronic login is an optional biometric sign-in method for The Farmers Bank Mobile Banking that may be available for certain mobile devices that have a built-in biometric scanner. To use biometric login, you will need to first save your fingerprint/facial feature scan on your mobile device (for more help with biometric scanning, contact the manufacturer that supports your mobile device). Biometrics are stored on your device only and The Farmers Bank never sees or stores your biometric information. You acknowledge that by enabling biometric login, you will allow anyone who has biometric information stored on your device access to your personal and payment account information within The Farmers Bank Mobile Bank. The Farmers Bank reserves the right to suspend or disable this feature at any time. Biometric login can only be associated with one Mobile Banking username at a time on a device. If your device doesn't recognize your biometric information you can sign in using your standard login credentials (e.g. password). To use biometric login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable biometric login anytime within The Farmers Bank Mobile Banking app.