



A division of  OLD NATIONAL BANK

Business Online Banking Services Agreement – Effective as of May 12, 2020

1. CLIENT'S AGREEMENT

First Midwest Bank's Business Express Online Banking Service is a website offering a variety of content, products and Services for business customers and not for personal, family or household use ("Business Express"). Client's use of Business Express is governed by this First Midwest Bank Business Online Banking Services Agreement, the Service Documentation, and any other terms we furnish to Client in connection with Business Express and the Services (together, this "Agreement"), your Business Account Agreement ("BAA"), any loan or line of credit agreement for your Account(s), and, in the event you are accessing the Bank's treasury management services through Business Express, the Treasury Management Services Agreement. In the event of a direct conflict among the terms of any of the foregoing, the order of priority is as follows: (i) this Agreement; (ii) the Service Documentation; (iii) with respect to your deposit Account(s), the BAA; (iv) with respect to your loan or line of credit Account(s), your credit agreement; and with respect to any treasury management services, the Treasury Management Services Agreement. In addition to this Agreement Client agrees to be bound by and comply with all applicable state and federal law, rules of the Federal Reserve Board and rules of the automated clearinghouse associations (collectively, "Applicable Laws"), as applicable. This Agreement represents Bank's complete agreement with Client relating to providing Business Express and the Services. No other statement, oral or written, including language contained in the Business Express website, unless otherwise expressly noted herein, is part of this Agreement. This Agreement is between Client and First Midwest Bank. Certain capitalized terms have the meaning provided in Section 11. Capitalized terms not defined in this Agreement have the meaning provided in the BAA.

In order to activate Business Express, Client must have an Account with Bank. Client must also create Security Credentials and pay any service charges described in this Agreement and in the BAA. When Client uses or permits any other person to use Business Express and/or any Service, Client agrees to the terms of this Agreement with respect to such use, including the terms applicable to the Services. At Bank's option, Bank may permit you to request a Service by enrolling in a Service online or by email with verification. When Client enrolls, we will treat it as an authorization to provide the Service to you in accordance with the terms of this Agreement, including any terms Bank provides to Client regarding the Service. Client may need to separately enroll in other Services that may be available now or in the future, including but not limited to the Mobile Banking and Mobile Remote Deposit Services, which are subject to the terms of this Agreement.

Bank may add, delete or amend terms and other provisions, service charges or other terms described in this Agreement and the terms of any Service. Bank will send written notice to you if required by Applicable Laws. Client agrees that all notices or other communications Bank is required to provide to Client may be sent to you by secure e-mail messaging electronically or by regular mail, or Bank may post changed terms on the Business Express website. Please access and review the Business Express website regularly. Unless Client terminates and no longer uses Business Express and/or a Service before the effective date of the notice, Client agrees that it is bound by any such change to this Agreement.

2. INFORMATION REPORTING AND TRANSACTIONS SERVICES USING BUSINESS EXPRESS

(a) Description.

In addition to other methods of accessing Services, Bank provides information reporting and transaction services to Client using the Internet and File Transfer Facility Service ("FTF") through its Business Express Service. Client authorizes Bank to store, process, transmit and make available information regarding Client Accounts and transactions at Bank and Client financial accounts at other institutions ("non-Bank accounts") designated by Client. The Business Express Service may be used by Client to access Bank's website to automate many of the Services offered by Bank and provide access to other Bank systems that initiate transactions and the FTF Service permits both web based exchanges of data and files secure through the Internet and unattended batch and file exchanges for server-to-server transfers and other data exchanges as described in the Service Documentation. Client agrees that such use of the Business Express Service in connection with any Service is also subject to all other sections of this Agreement relating to the Service.

(b) Authorization and Access.

Client agrees to designate a System Administrator authorized to access the Business Express Services. Designation of the System Administrator may be amended or revoked from time to time upon notice to Bank. Bank shall have a reasonable time to act on such notice. Based on the Service selected, System Administrator may assign Security Credentials and the individual authority level of Authorized Representatives (defined below). Client recognizes and agrees that anyone with knowledge of Security Credentials utilized

by Client will be able to access the Service and conduct transactions on behalf of Client. Client represents to Bank that the System Administrator has full authority on behalf of Client to:

- designate individuals who will have authority to access Business Express Service on behalf of Client (“Authorized Representatives”), establish their permission rights and otherwise act on Client’s behalf in connection with Business Express Service;
- assign user IDs and user passwords to Authorized Representatives for access to Business Express Service; and
- accept on Client’s behalf all Service Documentation and other documents and correspondence relating to Business Express Service.

The System Administrator will assign user ID’s and user passwords to Authorized Representatives; Bank has no control over the establishment of Authorized Representatives or additional users. If Client has subsidiaries or affiliates with separate Accounts, Bank may, in its discretion, treat each such entity as a separate entity for all security and set up procedures, including the assignment of a separate Client ID and Client password. Bank may also allow common Authorized Representatives’ IDs and Representatives’ passwords and common Security Procedures for all entities for which a particular Authorized Representative is authorized to act. Bank recommends against the use of common user IDs and user passwords. In the event that Client allows its Security Procedures to be used by any affiliate or other entity, Client agrees to be fully liable for any Payment Order or other instructions originated using Client’s Security Procedures. Client also agrees to be fully liable in the event that Client’s Security Procedures are established to allow access and conduct transactions, including Payment Orders, on the accounts at Bank for any third party. Client understands that the use of identification data and, where applicable, Security Credentials is the “Security Procedures” for accessing a Service through Business Express Service. Bank is authorized to act and rely upon all Payment Orders and other instructions submitted to Bank using the Security Procedures assigned to Client, whether or not authorized.

(c) Security Procedures.

Client agrees to operate in accordance with the Security Procedures established by Bank. Bank reserves the right to reject any transaction or Service request that is not made in accordance with these Security Procedures. Client agrees to institute and maintain and enforce procedures and policies to ensure that Services are only used by Authorized Representatives for authorized activities and transactions on its behalf. These procedures must include, among other measures, internal controls, procedures to ensure that terminals used to access Services are attended only by Authorized Representatives while accessing Services and that sessions are fully terminated when authorized use is completed. Client must also ensure that Authorized Representatives use confidential Service information only as authorized and only for the Services for which the Authorized Representative has authority. Bank is not responsible if any Authorized Representative exceeds the limits of the Authorized Representative’s authority. Notwithstanding Bank’s efforts to make Services secure, Client understands that the Internet is inherently insecure and that all data communications and transfers occur openly on the Internet and can be monitored, intercepted, rerouted, copied and read by others. To reduce the likelihood of such third party access, Client agrees to transmit and receive data and messages using only software including, but not limited to, browser software, or other access devices that support the Secure Socket Layer 128 bit encryption protocol or other protocols required by or acceptable to Bank and to follow the other Security Procedures that support such protocols.

(d) Client Responsibilities.

Client will purchase (from Bank, in some cases) and provide all properly functioning equipment, software and communication devices, Internet access and services necessary to use the Business Express Service in accordance with this Agreement and related Service Documentation. Bank shall have no responsibility and makes no warranties for such equipment and software. Client agrees to use the Business Express Service solely to conduct its business with Bank and agrees to limit access to those Authorized Representatives who require access to Business Express Service. Client agrees that in addition to other limitations to Bank’s liability elsewhere in this Agreement, if Client uses the Business Express Service to transmit Payment Orders or ACH entries (each, an “Entry”), Bank shall not be liable for any loss or damage arising directly or indirectly from the following: (i) any inaccuracy or incompleteness in the input of a Payment Order, Entry or instruction from Client; (ii) any failure by Client to obtain a confirmation of a Payment Order, Entry or instruction; or (iii) any cancellation or attempted cancellation by Client of a Payment Order, Entry or instruction.

(e) Accuracy and Timeliness of Information.

Bank may make available to Client information regarding its Account(s) and non-Bank accounts on a periodic basis. Bank will use commercially reasonable care in submitting data to the Business Express Service website, but assumes no responsibility for the accuracy or timeliness of the Account information and other financial data supplied regarding non-Bank accounts. Bank will provide the information requested through the Business Express Service website in a prompt fashion, and in accordance with any agreed-upon timeframes, but shall not be liable for temporary failure to provide timely information. If the Business Express Service website or the Services become unavailable to Client for its use for any period of time, Client must promptly notify Bank. In such event, Client shall be responsible for carrying out banking business through alternative delivery channels. Bank is not liable for any incomplete or

inaccurate information with respect to transactions that have not been completely processed or posted to Bank's Business Express Service website prior to being made available pursuant to this Service. Bank will have no liability to Client based on the unavailability of the Business Express Service website or this Service or its failure to remedy the problem in a timely manner.

(f) Hardware and Software.

Business Express Service website requires the use of computer hardware and software (where applicable). To use Business Express, you need a computer and a web browser that meets Bank's then-minimum requirements set forth in the Business Express User Guide or other Service Documentation, as may be updated from time to time.

Client is solely responsible for maintaining its computer equipment in good working order, with the necessary compatibility and format to interface with the Business Express Service, including, without limitation, the ability to support Bank's Security Procedures. Client agrees to install upgrades and other system enhancements within a reasonable time of request by Bank. License Agreements for necessary software shall either be embedded in the software or separately documented. Client agrees to comply with all applicable software license agreements, whether or not such agreements have been executed by Client. Client shall return all such software and user manuals associated with any software upon request. Bank makes no representations or warranties with respect to any equipment or software provided by Bank.

(g) Funds Transfers.

(i) Client authorizes Bank to transfer funds of Client between any Accounts of Client at Bank when requested to do so in an instruction by Client to Bank. Each such internal Bank transfer is deemed a Payment Order. Client is responsible for the accuracy of the information in any such Payment Order and Bank is not responsible for detecting errors in internal orders delivered to it. Any such transfer shall be in an amount not to exceed any limit established by Bank from time to time.

(ii) Funds will be transferred in accordance with mutually agreed upon Security Procedures. Client agrees that any such Security Procedures are commercially reasonable. If a funds transfer order received by Bank is in compliance with Security Procedures, then such funds transfer order shall be deemed to be effective, and Client shall be obligated with respect thereto.

(iii) Client shall be solely responsible for (a) promptly discovering any error due to incorrect or incomplete information provided by Client, (b) promptly reporting any error in information to Bank, and (c) for providing additional information necessary to correct the error for prompt processing by Bank. Client shall be precluded from bringing any claims against Bank for any error if Client fails to notify Bank within the time frames for review of statements and any other Account information as set forth in the BAA.

(iv) Bank shall not be liable for failure to execute any Payment Order or other electronic funds transfer for which Client has not provided Bank with complete information or which would violate this Agreement or any other agreement between Client and Bank. Client shall submit funds transfer orders to Bank prior to the daily Cut-Off Time established for this Service. Bank reserves the right to change daily Cut-Off Times established for this Service from time to time. Any funds transfer order received by Bank after its daily Cut-Off Time may be processed on the next Business Day. Client assumes responsibility for verifying availability of funds at the time of funds transfer orders.

(h) Data Back-Up.

Client shall maintain accurate and complete records and copies of all input data, information, Payment Orders, instructions and requests (collectively "Client Information") provided by Client to Bank and accurate and complete back-up on electronic, written or other media for all Client Information provided to Bank to enable Bank to effectively correct, reconstruct and restore any lost or damaged Client Information.

(i) Stop Payments.

Stop payments can be placed through the Business Express Service. If a stop payment is placed through a Business Express Service that provides e-mail stop payment capabilities, the stop payment is effective no later than the next Business Day. If a stop payment is placed through the Business Express Service that provides real time capabilities, that stop payment is effective immediately. For stop payments placed through the Business Express Service, Client is solely responsible for entering the correct check number, exact check amount, payee, check date, and reason for the stop payment. Bank shall not be liable for any incorrect information entered by Client. Prior to transmitting a stop payment, Client agrees to review previous account statements and activity on the Account since the last statement and shall not hold Bank liable for any checks shown to be paid on Client's Account. The stop payment terminates at the end of the period designated in the BAA, unless the stop payment is renewed or canceled by Client.

(j) Bill Payment.

Client is responsible for entering the correct payment information for each Payment Order made using Bill Payment including, but not limited to, payee, amount, and date of payment and shall not hold Bank liable for any incorrect information (including incorrect

account numbers) transmitted by Client in such Payment Order. Client is responsible for ensuring that the designated Account has sufficient Available Funds (as defined in the BAA) to cover the Bill Payment, agrees to pay Bank the amount of any Payment Order that is originated for the Bill Payment, and shall not hold Bank liable for any Bill Payment not processed due to insufficient Available Funds, which Bank may decline to originate in its sole discretion.

(k) Intellectual Property.

All pages, screens, text, and other materials, or other works of authorship and material on or utilized in connection with the Business Express Service, the names, trademarks, logos, slogans and services mark used, displayed and found on the Business Express Service, the Security Procedures and all other intellectual property relating to the websites (collectively, "Intellectual Property") are owned by and proprietary to Bank or Bank's affiliates or licensors, except as otherwise indicated on the Business Express Service. Except as expressly permitted under the Service Documentation, no Intellectual Property may be copied, modified, reproduced, used in any way or publicly displayed, or distributed in any medium of expression without Bank's prior written permission. All additions, inurements and improvements to the Intellectual Property, regardless of whether created by Client or Bank, if any, shall automatically become Bank's exclusive property (or Bank's licensor's) without further action of the parties. Client agrees that Client will only use the Intellectual Property to conduct Services on the Business Express Service website and for no other purposes.

(l) Third Party Information and Linked Websites.

Financial market data, quotes, news, research and other information developed by third parties and transmitted by Bank will be available on the Business Express Service website (or sites linked to the Business Express Service website) ("Third Party Information"). The posting of Third Party information or other information or data on the Business Express Service website (or sites linked to the Business Express Service website) will not be a recommendation by Bank that a particular service or transaction is suitable or appropriate for Client. Although Bank strives to ensure that information Bank obtains from third parties is reliable, Bank does not guarantee the accuracy, completeness or timeliness of such Third Party Information, nor is Bank in any way responsible for any decision Client makes or action Client takes in reliance on such information.

(m) Privacy.

For more information about our privacy practices, please visit <https://www.firstmidwest.com/privacy.aspx>.

3. REPORTING UNAUTHORIZED TRANSACTIONS.

If you believe someone may attempt to use or has used Business Express without Client's permission, or that any other unauthorized use or security breach has occurred, you agree to immediately notify us at 1-877-505-2265. You may also contact us electronically by sending a secure e-mail message through Bank's secure messaging system within Business Express.

4. RISK OF LOSS.

In the event of a system failure or interruption, Client's data may be lost or destroyed. Client assumes the responsibility to verify the accuracy and completeness of any transaction affected by the system failure or interruption through means other than Business Express. We will not be liable for failure to provide access or for interruptions in access to Business Express due to a system failure or due to other acts or circumstances beyond our control, and you hereby expressly assume such risks.

Bank will use commercially reasonable efforts to secure Business Express Service to prevent access by unauthorized persons and to prevent the introduction of any malicious code, such as a computer virus. However, no security system is failsafe, and despite our efforts the security of Business Express Service could be compromised or malicious code could be introduced by third parties. Client acknowledges that there are certain security, corruption, transmission error and access availability risks associated with using open networks such as the Internet and you hereby expressly assume such risks.

Bank is not responsible for any delay, error, problem, damages or other loss Client may suffer due to malfunction or misapplication of Client's Systems, including Client's Internet service provider, wireless provider or third parties, or any equipment Client may use (including Client's computer and Mobile Devices, if applicable) to access or communicate with Business Express, and you hereby expressly assume such risks.

5. TERMINATION.

Bank may terminate Business Express and any Service under this Agreement at any time for any reason without notice to Client. If Bank terminates Business Express or any Service, or if you terminate Business Express or any Service, Client will need to re-enroll before Client will be able to schedule any transaction through Business Express. Client may terminate Business Express or any Service at any time by contacting Bank.

6. RECORDS.

Bank records kept in the regular course of business shall be presumed to accurately reflect the contents of Client's instructions to Bank and, in the absence of manifest error, will be binding and conclusive. Information available through Business Express is generally updated regularly but is subject to adjustment and correction and therefore should not be relied upon by you for taking, or forbearing to take, any action. Account information provided to Bank as part of Business Express is not the official record of Client's Account or its activity.

7. ELECTRONIC COMMUNICATIONS.

Client may use e-mail through our secure messaging system to contact us about inquiries, maintenance and/or certain problem resolution issues. Regular e-mail may not be a secure method of communication; therefore, we recommend you do not contact us by regular e-mail. There may be times when Client needs to speak with someone immediately (especially to report lost or stolen Security Credentials, or to stop a payment). In those cases, do not use e-mail; instead, you must call us at 1-800-322-3623. Client agrees to provide Bank with an accurate and complete e-mail address and other information related to your Account, and to update any changes to the information promptly.

Client and Bank agree that this Agreement is entered into on an interstate basis and agree that this Agreement and all related agreements, disclosures, implementation forms and other information related to Business Express, the Services and Client's Accounts are subject to the Electronic Signatures in Global and National Commerce Act and may be provided and executed electronically, including by a adoption of an electronic signature (e.g., the clicking of an "I ACCEPT" button when presented with same), and delivered by facsimile, e-mail, or other electronic method, and that the copies or counterpart signature pages so sent shall be treated and have the same force and effect as delivery of a physical original with a manual signature. Client agrees and acknowledges that Bank may, at its option, send to Client any record, notice, disclosure, Account statements, tax forms and other information via electronic means (including through the Services), including information that Bank is required by Applicable Laws to provide to Client in writing. Client acknowledges that access to a printer and/or scanner equipment may be required to act upon certain notices, disclosures and tax forms provided via electronic means. Electronic communication methods include methods Bank employs that deliver visual text or images to be displayed on a computer or mobile device screen (such as e-mail, SMS or other mobile device text message, and posting through a Service). Client consents to receive account statements and other notices from Bank electronically and all documents provided in electronic format from Bank to Client will be considered "in writing." Client agrees and acknowledges that it has sufficient hardware and software including printing capabilities, to execute, send, and receive any and all agreements, notices, disclosures, records, statements, or other material related to its relationship with Bank. Bank shall be entitled to rely on Client's electronic signature as Client's authorization of and agreement to the underlying action or request.

8. INDEMNITY.

Client acknowledges and agrees that Client is responsible for its conduct while using Business Express and agrees to indemnify and hold Bank and its officers, directors, employees and agents harmless from and against any loss, damage, liability, fine, cost or expense of any kind (including reasonable attorneys' fees and court costs) that Bank may incur in connection with (i) a third-party claim related to Client's use of Business Express, (ii) the use of Business Express by anyone using Client's Security Credentials or the Security Credentials Bank assigns to Client someone else at Client's direction, (iii) Client's violation of this Agreement, (iv) Client's violation of Applicable Laws or the rights of any third party, or (v) Client's provision to us of a telephone or mobile phone number, e-mail address or other delivery location that is not assigned to Client or an Authorized Representative of Client. Client's obligations under this Section shall survive termination of this Agreement.

9. LIMITATION OF THE BANK'S LIABILITY; NO WARRANTIES.

Notwithstanding any terms in this Agreement or the terms governing the Accounts or Services to the contrary, Bank's liability to Client for failure to exercise ordinary care resulting in a delay in executing, improper execution of, or failure to execute a transaction constituting a Payment Order, shall be limited to an amount equal to interest losses attributable thereto, however, Bank's liability to Client for any loss or damage arising out of or related to this Agreement or any of the Services that are outside the scope of Article 4A of the Illinois Uniform Commercial Code, regardless of the form of action, shall be limited to direct damages attributable to Bank's willful misconduct or gross negligence in performing the Services. **BANK, INCLUDING ITS AFFILIATES AND AGENTS, SHALL NOT BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO THE EQUIPMENT, BROWSER AND/OR THE INSTALLATION OR MAINTENANCE THEREOF TO ACCESS OR USE BUSINESS EXPRESS; FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES; TELEPHONE OR OTHER INTERCONNECT PROBLEMS; INCOMPATIBILITY OF COMPUTER HARDWARE OR SOFTWARE, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS; PROBLEMS WITH INTERNET SERVICE PROVIDERS AND WIRELESS CARRIERS; PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR**

COMMUNICATIONS NETWORKS OR FACILITIES PROBLEMS WITH DATA TRANSMISSION FACILITIES; OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND BANK'S CONTROL. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN ANY APPLICABLE AGREEMENT, CLIENT UNDERSTANDS AND AGREES THAT CLIENT'S USE OF BUSINESS EXPRESS IS AT CLIENT'S SOLE RISK AND THAT BUSINESS EXPRESS AND ALL INFORMATION, SERVICES, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD-PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM ANY WEBSITE IS PROVIDED ON AN "AS IS" BASIS AND IS SUBJECT TO CHANGE AT ANY TIME. CLIENT ACKNOWLEDGES THAT BANK MAKES NO WARRANTY THAT BUSINESS EXPRESS WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, BANK, INCLUDING ITS AFFILIATES AND AGENTS, DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO BUSINESS EXPRESS AND ALL INFORMATION, SERVICES AND OTHER CONTENT (INCLUDING THIRD-PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE WEBSITE.

10. GOVERNING LAW; WAIVER OF JURY TRIAL.

This Agreement and the Services shall be governed by and construed in accordance with federal law and the laws of the State of Illinois, without regard to its conflict of law provisions. You consent to the jurisdiction of the courts of Cook County Illinois, and the United States of America for the Northern District of Illinois, and you agree that any legal action or proceeding with respect to the Agreement shall be commenced in such courts. CLIENT EXPRESSLY AND IRREVOCABLY WAIVES ANY RIGHT TO TRIAL BY JURY IN ANY MATTER ARISING OUT OF OR RELATING TO THIS AGREEMENT AND THE BUSINESS EXPRESS SERVICES.

11. DEFINITIONS.

Unless otherwise defined herein, capitalized terms used in this Agreement are defined below.

"Account" and "Account(s)" mean the eligible business or personal accounts that Client may access using Business Express, including Client's checking account, savings account, money market account, certificate of deposit, and certain loans or lines of credit that Client has with Bank.

"Business Day" means every day except a Saturday, Sunday, and federal holidays.

"Bill Payment" means a payment through the Bill Pay service that allows Client to pay or transfer funds to designated Payees based upon Client's instructions to Bank via a computer or Mobile Devices.

"Cut-Off Time" means the time of day at which Bank will no longer accept items for a specific Service. Items or instructions received after that time may be considered received on the next Business Day.

"Mobile Banking" means Bank's Service that allows Client to use a Mobile Device to access Business Express, including Text Messaging capabilities and the Mobile Remote Deposit Service, if applicable.

"Mobile Device" means a mobile phone, tablet or personal digital assistant ("PDA") that has Text Messaging capabilities and/or is web-enabled.

"Payee" is the person or business entity to which Client makes a Bill Payment to be directed or is the person or entity from which Client receive electronic bills, as the case may be.

"Payment Order" shall have the meaning as set forth in Article 4A of the Illinois Uniform Commercial Code.

"Security Credentials" means the information Bank uses to identify Client when accessing its Accounts and Services and may include security devices, Account numbers, PINs, card numbers, user ID, password, tokens, and challenge questions and answers. Security Credentials may be assigned to Client by us or selected by Client, as may be updated from time to time.

"Service(s)" means Business Express and the products and services Client accesses using the Business Express website.

"Service Documentation" means all materials that explain or facilitate the use of a Service, including, without limitation, set-up or implementation forms, user booklets, operational manuals, Security Procedures, instruction and training materials, and information provided by Bank relating to the Services.

“System Administrator” means a person or persons who sets up Services and is responsible for establishing internal security procedures related to such Services, including assigning Security Credentials and the individual authority level of an Authorized Representative.

“Text Messaging” means a process available to Client as part of Mobile Banking that allows Client to send and receive messages related to Client’s Accounts using a Mobile Device.