

Online Banking Service Agreement

I. INTRODUCTION

A. Overview

By accessing or using any PCB Bank Online Banking service, you agree to the terms and conditions of this Agreement, which may hereinafter change at any time. This agreement is governed by and interpreted in accordance with the applicable federal laws and regulations, and by the laws of the State of California. You agree to be bound by revised terms and conditions contained in this Agreement or you can decline the changes by discontinuing Online Banking service. This Agreement explains the terms and conditions governing the access to the following services: Online Account Access, Bill Payment, Mobile Banking Access.

In addition to this Agreement, you agree to be bound by and comply with the requirements of the applicable Account Disclosure Statement, the Bank's rules and regulations, and applicable state and federal laws and regulations. The Bank may terminate this Online Banking Agreement in whole or in part, at any time without prior notice.

B. Definitions of Terms

1. "We", "us", "our", and "Bank" mean PCB Bank.
2. "You", "your" and "yours" mean those who request and use PCB Bank Online Banking Services, any joint owners of accounts accessed under this Agreement or any authorized users of this service.
3. "Service(s)" or "Online Banking Service(s)" means the following PCB Bank products: Online Banking, Bill Payment, Mobile Banking, and Online Statements and Notices.
4. "Agreement" means PCB Bank's Online Banking Service Agreement.
5. "Law(s)" means federal law and regulation applicable to the Service, and to the extent that there is not applicable federal law or regulation, the laws of the State of California.
6. "Business Day(s)" means Monday through Friday, excluding Saturday, Sunday and Federal Banking Holidays, as published by the Federal Reserve Bank
7. "Account" means any one or more accounts you have with PCB Bank.
8. "Customer Service" means PCB Bank customer service.
9. "Payee" or "Biller" is the person or entity to which you wish a payment to be directed or is the person or entity from which you receive electronic bills.
10. "Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.
11. "Payment Instruction" is the information provided by you to the Service for a payment to be made to the Payee (such as, but not limited to, Payee name, Payee account number, Scheduled Payment Date, and/or the Payment Send Date).
12. "Payment Account" is the account from which payments will be debited.
13. "Billing Account" is the account from which all Service fees will be automatically debited.
14. "Scheduled Payment Date or Pay Date" is the day you want your Payee to receive your payment by and is also the day your Payment Account may be debited.
15. "Due Date" is the date reflected on your Payee statement for which the payment is due; it is not the late date or grace period.
16. "Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing.

II. ACCESSING YOUR ACCOUNTS THROUGH ONLINE BANKING SERVICES

A. Online Banking Services

We are pleased to provide you the following Online Banking services:

Online Banking/Mobile Banking & Bill Payment Service

- View account balance information for your linked PCB Bank accounts.
- View transaction history for your linked PCB Bank accounts.
- Transfer funds between your PCB Bank accounts that are linked together in your Online Banking account including transferring funds as a payment to a loan account. The fund transfer cutoff time for same day processing is 7:00 p.m. Pacific Time. (*"Funds Transfers are subject to Article 4A of the Uniform Commercial Code, as adopted by the state whose law applies to the account which you are using for the funds transfer service ("Article 4A"). This section does not apply to transactions governed by the Electronic Funds Transfer Act, Federal Reserve Board Regulation E, or transfers by check, draft, or other written item."*)
- Create and perform one-time or recurring payments using PCB Bank's Bill Payment.
- View Bill Payment transaction history information.
- Receive e-bills from participating payees and view bill details.
- Register for account statements and view through Online Banking.

Some services mentioned above may not be available for certain accounts. Some features may not be available for Mobile Banking.

B. Access And Usage of Service

To access your accounts through PCB Bank's Online Banking Services, you must register for each individual Online Banking product with an eligible bank account(s). Access to Online Banking Services may be terminated or limited by the Bank at any time without prior notice due to reasons such as, but not limited to, account inactivity. The bank is not obligated to monitor transactions made on any Online Banking Service to determine if such transactions were authorized by you.

Access to Online and Mobile Banking is available 24 hours a day, 7 days a week, but may not be available during times of system maintenances or outages.

C. New Services

PCB Bank may, from time to time, offer additional Services at its sole discretion. The existence of any updated Agreement and/or new services will be notified to you. By using any of the newly added Services, you agree to be bound by the rules contained in the Agreement or any updated Agreement(s).

D. Fees

You agree to pay applicable service fees and charges set forth for each Online Banking Service. Other fees, as described in the applicable Account Disclosure Statement and Schedule of Fees & Charges, may apply to services ordered online such as check re-orders or stop payment requests. Applicable fees will be charged regardless of whether the Online Banking Service was used during the billing cycle. It is your duty to notify any cancellation to the Bank regarding Online Banking Services to avoid applicable fees. The fees described in this Agreement may change at any time. You authorize us to charge your account for any fees incurred by your Online Banking Services.

III. TERMS AND CONDITIONS

By initially accessing your account(s) through any PCB Bank Online Banking Service for the first time, you confirm your agreement to be bound by all the terms and conditions of this Agreement and acknowledges your receipt and understanding of this disclosure. You must read and hereby acknowledge that you have read all of the information contained herein prior to the use of Service. PCB Bank reserves the right to change the terms and conditions of this Agreement at any time. This Agreement will be updated on our website with any changes. You agree to be bound by revised terms and conditions contained in this Agreement or you can decline the changes by discontinuing use of PCB Bank's Online Banking Services.

A. Security

All temporary passwords you receive from the Bank must be changed upon receipt by logging into the appropriate Online Banking Service the password is intended for. You agree to safeguard your access credentials and/or password to your Online Banking Services. You are responsible for all transactions and payments you authorize while using any Online Banking Service. If you allow anyone other than yourself to use your access credentials or passwords to access any Online Banking Service, you are responsible for all transactions and payments made by those users. For certain Online Banking Services, you will be required to maintain an additional level of security by the use of either a challenge question and answer, or the use of a temporary one-time passcode that may be delivered to you via email, text message to your mobile device, or a phone call with an audio recording of the passcode to your mobile phone. Do not send your password or your account information over any general or public e-mail service without encryption, and do not leave your Online Banking Service access device unattended while you are connected to any Online Banking Service. Multiple unsuccessful login attempts may revoke your login credentials in which case you must call the Bank and request your account to be reset. By using PCB Bank's Online Banking Services, you understand and agree that the security procedures set forth in this Agreement are commercially reasonable. If you believe that your login credentials or passwords to any Online Banking Service has been compromised, lost or stolen, you must notify the Bank immediately.

Online Banking and Mobile Banking sessions are encrypted using 128-bit SSL. To access Online Banking or Mobile Banking, a Secure Socket Layer (SSL) compliant web browser must be used. Our Online Banking and Mobile Banking system does not permit a non-SSL connection to be established.

B. Limitation of Our Liability

Except as specifically provided in this Agreement or required by law, you agree that we shall not be responsible for any loss, damage, or injury, whether direct or indirect, caused by the Bank, or arising from our negligent act, or from installation or use of our equipment, software, or Online Banking Service. You agree that we are not liable for loss or damage resulting from the use of our Online Banking Service such as, but not limited to, a failure or delay in the processing of a fund transfer or delivery of a payment, or any virus, spyware, malware, or malfunction of your access device used to access our Online Banking Service. You agree that we are not liable for loss or damage resulting from your acts or errors including, but not limited to, incorrect data entered in our Online Banking Service such as incorrect payee information or incorrect amount. You understand that by providing information for your review with Online Banking Services, we are not making any representations or warranties regarding whether the items reflected will or will not ultimately clear against your account.

Furthermore, we will not be liable for any loss or damage in the event that our Online Banking Service fails to transmit transactions to you or fails to list all actual transactions posted on your account(s). You agree that we are not liable for loss or damage resulting from any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment or transmission or provision of the Online Banking Services.

In consideration for us providing the Service to you, you agree to defend, indemnify and hold us, and our officers, directors, agents and employees, harmless against any and all liability, actions, losses, costs, damages or

expenses, including attorney's fees and expenses, which we may sustain or incur by reason of, or in consequence of providing the Services in accordance with this Agreement.

C. Questions or Transaction Errors

If you have questions or find any errors while using our Online Banking Services, we can be reached in the following ways:

- Call your local branch. You can find a list of our branches with their contact numbers from our website: www.mypcbbank.com
- Call our Digital Banking Department at 213-355-8833.
- Write to us at:

PCB Bank
Digital Banking Department
3701 Wilshire Blvd. Ste. 900
Los Angeles, CA 90010

If you think your statement or any transaction is incorrect, we must hear from you no later than sixty (60) days after we have sent the first statement to you on which the problem or error appeared.

You must provide the following information:

- Your name and account number(s)
- Description of the error or the transaction you are unsure about, and an explanation of why you believe that it is in error or what additional information you need regarding the transaction.
- The dollar amount of the transaction or error.
- Other information such as transaction date, time or location, if available.

The results of our investigation will be sent to you within ten (10) business days (twenty [20] Business days if the transaction occurred on a new account) after we hear from you. Any errors found will be corrected reasonably promptly. If we need more time, however, we may take up to forty-five (45) days (ninety [90] business days if the transaction occurred on a new account, point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty [20] business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. Your account is considered a new account for the first 30 days after the first deposit is made, unless you have previously established an account with us.

We will send you a written explanation within three (3) business days after we finish our investigation. If we determine that there was no error, we will debit the amount of the error if we previously credited to your account. You may request copies of the documents that we used in our investigation.

D. Cancellation/Termination of Service

Access to Online Banking Services may be terminated or limited by the Bank at any time without prior notice due to reasons such as, but not limited to, account inactivity. After termination, Services may be reactivated by reregistering for the Services.

If you wish to cancel any of your Services offered through PCB Bank, please contact your local branch or contact our Online Banking Department at 213-355-8833. You will be responsible for all outstanding transactions made through our Online Banking Services, and responsible for fees incurred before the date of your Service cancellation, including fees that may be incurred due to your Service cancellation.

IV. Bill Payments

If you subscribe to this aspect of the Service, you can make payments to other from one or more of your designated checking account with us. If you link more than one checking account to the Service, you must specify which account you wish to use in making payments

You will find more information in the Bill Payment Agreement once you enroll for the Service.

V. Online Banking ESIGN Disclosure and Consent

Please read this Online Banking ESIGN Disclosure and Consent ("Disclosure") carefully and keep a copy for your records.

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). In order for you to receive Communications electronically in connection with your PCB Bank Online Banking products, you must consent to PCB Bank providing you these Communications electronically. This Disclosure covers Accounts with the following Online Banking products: Online Banking, Mobile Banking, Online Statements, Bill Payment, etc. Please Note: Consenting to receive Communications under this Disclosure will not automatically enroll you in Online Statements.

Your consent to receive electronic Communications includes but is not limited to: disclosures, terms and conditions, account statements, notices, and other documents. By registering for online banking and providing your email address, you consent to receiving and/or viewing Communications by email, PCB Bank's website, or through PCB Bank's mobile apps.

How to Update Your Records. It is your responsibility to provide us with true, accurate, and complete email address, contact, and other information related to this Disclosure and your Online Banking products and to maintain and update promptly any changes in this information. For assistance on updating your information, you can call 213-355-8833 or email support@mypcbbank.com.

Hardware/Software/System Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have the following:

A computer with internet connectivity, sufficient storage space, and a supported internet browser capable of 128-bit encryption.

A supported PDF viewer, such as the current version of Adobe® Reader® (www.adobe.com/reader) and a browser that can print PDF documents;

A valid email address including an account with an email service provider compatible with your email software;

For Online I banking products using mobile apps, an Android or iOS (such as an iPhone) based mobile device that has access to the Apple App Store or the Android Play Store. The Android and iOS version must be up to date.

Requesting Paper Copies. We will not send you a paper copy of any Communication from us (except for periodic account statements, which you must specifically request to receive electronically), unless you request it or we otherwise deem it appropriate to do so. During the Online Banking product application process, you can obtain a paper copy of the electronic Communications by printing them yourself or by requesting that we mail you a paper copy. To request a paper copy, call us at 213-355-8833 or email support@mypcbbank.com. We may charge you a reasonable service charge for the delivery of paper copies of any Communications provided to you electronically pursuant to your authorization.

How to Withdraw Consent. You may withdraw your consent to receiving Communications electronically, at no charge to you, by calling 213-355-8833 or emailing support@mypcbbank.com. If you withdraw your consent, your access to PCB Bank Online Banking products may be terminated.

By checking the box on the online banking registration page, you consent to the electronic delivery of the disclosures, terms and conditions, account statements, notices, and other documents, and any future changes. You also agree that PCB Bank does not need to provide you with an additional paper copy of the disclosures, terms and conditions, account statements, notices, and other documents, and any future changes unless specifically requested.