

Central Bank Website Terms and Conditions

The following website terms and conditions outline allowable use and access of the Central Bank website. Please read through the following information carefully before utilizing the site.

By accessing and utilizing cbhou.com, you agree to and accept in full the following website terms and conditions. You also acknowledge that the terms may be updated or modified at any time by Central Bancshares, Inc., which includes Central Bank and its affiliates/subsidiaries, as needed. Modifications can and will be posted to this webpage as needed.

Warranties

Central Bank is dedicated to providing accurate content throughout cbhou.com, including but not limited to names, logos, photos, images, icons, materials, documents and rates. However, the bank does not endorse or warrant such information as accurate or suitable for any particular use. The Central Bank website is to be utilized “as-is,” at the sole risk of the user. Central Bank presents such content without endorsements or warranties of any nature — expressed or otherwise — relating to title or accuracy, fitness for any particular use, warranties of merchantability or infringement. The sole exception relates to warranties which, due to applicable law, cannot be expressly excluded (if any such warranties exist). Central Bank does not endorse or provide warranties — expressed or otherwise — relating to websites operated by third-party agencies.

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Central Bank, its employees, subsidiaries/affiliates and related contractors are not now — nor ever — liable for damages incurred during use of the cbhou.com website, even if they are aware that such damages may occur. This includes, but is not limited to, direct and indirect damages, those of a consequential, special or punitive nature, and those incurred while under contract, tort or subsequent liability theories. The aforementioned entities are not responsible for damages incurred due to computer virus, failed website performance, omissions or interruptions, delayed operations and transmissions, defects, human error, lost data, line system failure or any such failure not previously mentioned. The limitation of liability is applicable for this and any other website.

Use of Website

The information and related content contained within the cbhou.com website is intended solely for website users’ personal use. Copying or reproducing content for any reason other than personal use is strictly prohibited without written consent from Central Bank. Likewise, prior written consent is required before modifying, displaying, republishing, reselling, distributing or transmitting website content in any way.

Trademarks, Copyrights and Related Intellectual Property

With the exception of circumstances expressly outlined, all cbhou.com website content, including but not limited to icons, graphics, branding and overall appearance, is the sole property of Central Bank and its affiliates/subsidiaries. Central Bank in no way forfeits or waives proprietary rights by posting to the website. This includes, but not limited to, trademarks, copyrights, service marks, word marks, patents and related intellectual property. Likewise, such intellectual property may not be transferred by

estoppel, implication or any other such means or license to the website, nor to third-party entities. Copyright and trademark law — both international and within the United States — protects all cbhou.com website contents, not only as individual works, but a collection referred to upon this page as “The Website.” As such, you may not, under any circumstances, delete trademark or copyright marks, nor any related signifier, when obtaining content from the cbhou.com website. Your access and use of the cbhou.com website constitutes your agreement to any and all terms described herein.

Links to Other Websites

On occasion, Central Bank may link to content housed on outside websites operated by third parties. Central Bancshares, Inc. and Central Bank have no control over — or endorsement of — such sites and the information contained therein. Outside links are not to be construed as endorsements by Central Bank.

Website Transmissions

Any electronic transmission made to Central Bank from the cbhou.com website, excluding emails originating from non-Central Bank servers, are sent securely. No guarantee can be made as to whether such transmission will be received immediately by the appropriate Central Bank department. Please note that any and all electronic transmissions to the Central Bank website will be deemed Central Bank property, and will remain as such. This includes email communications. As such, you agree that Central Bank has permission to use any ideas, concepts, tips, knowledge, techniques — and any other information not mentioned here — communicated by a website user in any way Central Bank sees fit.

Disclaimer of Liability: Required Equipment

Use of services on the Central Bank website requires a computer and modem (which, together with all related equipment, are defined within this agreement as your “Computer”) connected to the world wide web via internet service provider and web browser. Central Bank recommends enabling JavaScript within your browser to ensure the best possible user experience and highest functionality. In addition, to ensure the highest levels of security and confidentiality, Central Bank encourages the use of an internet browser with provides encryption via 128-bit key. Increased encryption essentially equates to increased security, making it more difficult for unauthorized individuals to access your personal information. Although many commercial browsers provide 40-bit encryption, some, including Microsoft® Explorer, make heightened 128-bit encryption available for download from their websites. As a Central Bank website user, you are required to protect your sensitive personal and financial information with heightened encryption. Central Bank therefore waives any and all responsibility for losses incurred as a result of your use of 40-bit encryption.

Modifications

As stated above, Central Bank may at any time — and without notice — modify, alter or change the content of cbhou.com, and to the website terms and conditions. It is the responsibility of you, the user, to review and accept the given terms. Your use of the site following any modifications, alterations or related changes constitutes acceptance of the revised terms and content.