

Exhibit 2

Mound City Bank Mobile Wallet Terms and Conditions

- 1. Definitions.** These Terms of Use and Conditions (“Terms”) govern your use of any eligible debit or prepaid card issued by Mound City Bank (each, a “Payment Card”) when you add, attempt to add, or keep a Payment Card in a Mobile Wallet (“Wallet”). Examples of mobile wallet include but not limited to: Apple Pay, Samsung Pay and Android Pay. The words “you” and “your” mean a Mound City Bank customer or authorized user, and the words “we”, “us”, and “our” mean Mound City Bank. “Platform Provider” means the third party mobile payment enabler that supports or provides Wallet Service to Mound City Bank for your ultimate use. Wallet is a digital wallet platform operated by a vendor (“Platform Provider”) that allows you to add eligible MCB cards to an application using your mobile device, permitting you to make: (i) payments at merchant point-of-sale terminals or readers that accept payments using a mobile card (in lieu of you presenting your physical card); and (ii) in-app or other digital commerce payments at participating merchants. Your Mound City Bank card number is replaced (provisioned) with a digital number or token.
- 2. Your Account or Cardholder Agreement.** Your Payment Card is governed by a deposit account agreement or a cardholder agreement. The Account Agreement may describe, for example, the applicable fees, interest, and other rights and obligations that apply when you use a Payment Card. You understand that your use of Wallet will also be subject to agreements or terms of use with Apple Pay, Samsung Pay and Android Pay (“Wallet Provider”) or other third parties such as wireless companies or data service providers.
- 3. Account Ownership/Accurate Information.** You represent that you are the legal owner of the accounts and that all information you provide in connection with Wallet is accurate, current and complete.
- 4. Using a Payment Card in Wallet.** If you want to add an eligible Payment Card to Wallet, you must follow the procedures adopted by the Wallet Provider. Wallet may not be accepted at all places where your Payment Card is accepted. To cancel service, you may remove your Mound City Bank cards from the Wallet.
- 5. Our Commitment to Your Privacy.** We are committed to respecting the privacy of your information and we will not share your information in a manner that is inconsistent with the Privacy Notice.
- 6. Applicable Fees.** We do not charge you any fees for adding a Payment Card to Wallet. Please consult your Account Agreement or Fee Schedule for any applicable fees, interest, or other charges associated with your Payment Card. In addition, the Wallet Provider or other third parties, such as wireless companies or data service providers, may charge you service fees in connection with your use of your Device or Wallet. You agree that you are responsible for all such fees and restrictions.
- 7. Mound City Bank is NOT responsible for the Use or Function of Wallet.** Mound City Bank is not the provider of Wallet and is not responsible for its use and function. We are only responsible for the Payment Card. We are not responsible for any failure of Wallet of your

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inability to use Wallet for any transaction. We are also not responsible for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept Wallet.

- 8. Your Responsibilities to Keep Your Payment Card Secure and Notify Us of Errors or Fraud.** You agree to protect and keep confidential your User ID, passwords, and all other information required for you to make purchases with your Payment Card using Wallet. Your Account Agreement requires you to contact us promptly if you believe there are errors or if you suspect fraud with your Payment Card.
- 9. Security of Wallet.** The Wallet Provider is responsible for the security of information provided to it or stored in Wallet. We are not responsible if there is a security breach affecting any information stored in Wallet or sent from Wallet.
- 10. Use of Your Information.** The Wallet Provider may use your information for different purposes, so please review carefully the portion of the Wallet Provider's agreements and disclosures relating to how it uses your information. We are not responsible for any loss, injury or other harm you suffer in connection with the Wallet Provider's use of your information.
- 11. Merchant Relationship and Disclaimers.** Merchants may present certain discounts, rebates or other benefits within Wallet Service. Such offers are subject to certain terms and conditions and may change at any time without notice to you. We will not be liable for any loss or damage as a result of any interaction between you and a merchant with respect to such offers. Subject to applicable law and the Mound City Bank Agreements, all matters, including delivery of goods and services, returns and warranties, are solely between you and the applicable merchants. You acknowledge that we do not endorse or warrant the merchants that are accessible through Wallet or the offers that they provide.
- 12. Third Party Agreements.** The Terms only address the terms and conditions that apply to your use of Mound City Bank cards. The Platform Provider, your wireless carrier and other third party websites or services integrated in the Wallet Service have their own Third Party Agreements and you are subject to those Third Party Agreements when you give them your personal information, use their services, or visit their respective sites. Mound City Bank is not responsible for the security, accuracy, legality, appropriateness, or any other aspect of the content or function of the Platform Provider's or any third party's products or services.
- 13. Disclaimers, Limitation of Liability and Indemnification.** You understand and agree that your use of Wallet Service is at your sole risk. Mound City Bank is not responsible for any damage to your mobile device or loss of data that results from the download of any such material, whether due to any computer virus, bug, malfunction, or otherwise. Mound City Bank makes no representation or warranty as to the completeness, accuracy, reliability, or currency of any information or data that you obtain through the use of Wallet Service.