

TheBANK of Edwardsville's Online Banking Agreement

By using Online Banking as defined below, you agree to be bound by the terms and conditions contained in this Agreement except as specifically provided herein. Online Banking transactions are additionally governed by any other separate agreement(s) you may have with TheBANK of Edwardsville (TheBANK), including, but not limited to, the account signature card and Schedule of Fees disclosures.

Online Banking

Online Banking is a consumer electronic banking service provided by TheBANK of Edwardsville. You must have a TheBANK of Edwardsville account to access the Online Banking service. You may access Online Banking using a personal computer with access to TheBANK's web site on the Internet. When you register for Online Banking, we will link all of your eligible accounts. If you want to limit the accounts linked, please call us at (618) 659-6572 and a representative will discuss this option with you.

Security Procedures

A temporary Personal Identification Number (PIN) will be issued to you for security purposes. You understand that this PIN will be used only the first time you access the service, and you will be required to choose a new PIN to use in subsequent sessions. You are responsible for the safekeeping of your PIN. You agree not to disclose or otherwise make available your PIN to anyone. You may change your PIN at any time by selecting 'Options' after you have logged into your Online Banking account. Your Online Banking PIN is used only for Online Banking and bill payment transactions.

Equipment and Technical Requirements

You are responsible for maintaining all Internet connections, browsers, hardware and software that are necessary to access Online Banking. Use of TheBANK's Online Banking requires that you utilize one of the following Internet browsers with 128-bit encryption: Internet Explorer 6.0 or higher, Netscape 7.0 or higher, Firefox 1.0 or higher. In addition, you are solely responsible for installing appropriate software, including, but not limited to, anti-virus software, anti-spyware, as well as firewall(s) on your computer hardware to prevent key logging and/or other intrusions that may allow a third party to unlawfully view activity on your computer.

Business Day

For determining the availability of deposits, every day is a business day, except Saturday, Sunday and federal holidays. Unless otherwise stated in this agreement, we may treat any notice from you via email, received after 4:00 p.m. on a business day as if we had received it on or after 8:00 a.m. the following business day. All references to time in this document are Central Time (CT).

Services Available Through Online Banking

When you register for Online Banking, you will be able to:

1. Transfer funds electronically ("transfers") between any of your deposit accounts that you are a primary or joint holder.
2. Make payments to any loan accounts for which you are a co-maker.
3. Obtain account information, such as the balances and available funds in your checking, savings and loan accounts.
4. View your account history and find out what checks have cleared.
5. Access your designated deposit accounts through PayLink to pay your bills ("bill payments").
6. Download statement information into Microsoft Money and other money management software programs that support the .OFX file format.

Collectively these are referred to as the "Online Banking" services.

General Information About Online Banking

You may use Online Banking virtually any time, day or night, 7 days a week. However, Online Banking may be temporarily unavailable due to record updating by TheBANK or technical difficulties. In addition, access to Online Banking is made available pursuant to a license agreement by and between TheBANK and Jack Henry and Associates. Any interruption of service or access caused by Jack Henry and Associates will also prevent your use of Online Banking services. To utilize Online Banking, you will need to enter your User ID and PIN and otherwise satisfy the system's security procedures.

Inactivity of Online Banking

If you do not access Online Banking for a period of three (3) consecutive months, you will be deemed 'Inactive'. To reactivate your access, you will need to call us at (618) 659-6572. If you have not accessed Online Banking for a period of twelve (12) consecutive months, your online access will be terminated. After this twelve month period of inactivity, you will need to reapply for Online Banking.

Online Statements

Receiving your statements online is an optional service provided by TheBANK. If you select this service, you authorize TheBANK of Edwardsville to provide an electronic monthly statement, and any other additional correspondence that may be required involving the status of any account(s) for which you are the primary accountholder. Additionally, you authorize TheBANK to provide an electronic Privacy Pledge through your Online Account. You understand that you will no longer receive a copy of your statement or TheBANK's Privacy Pledge in the mail. In the future, TheBANK may provide other correspondence regarding these account(s) in electronic format only. You understand that each month, on your statement cycle date, TheBANK of Edwardsville will send you an email notifying you that your statement is available for viewing through your Online Account at

www.4thebank.com. You understand that you have the ability to retain a copy of your electronic statement and Privacy Pledge by printing it. You also have the ability to save a copy of your statement to your hard drive, a disk, CD, etc. You also understand that your electronic statement will be available for viewing or downloading for one year after the statement cycle date and that it is your responsibility to notify TheBANK of Edwardsville of any changes to your email address. By submitting this form, you understand that you are obligated to review your statement for errors and omissions. Christmas Club accounts cannot be included as they do not include monthly statements. To request a paper copy of your statement, switch from electronic statements to paper statements, or update your email address, contact TheBANK of Edwardsville by calling 618/656-0012, or emailing TheBANK at onlinebankingcenter@4thebank.com . Once you have submitted a request for online statements, you may still receive one more printed statement as we complete your request.

PayLink Online Bill Pay Terms and Conditions

PayLink Online Bill Pay (PayLink) is an optional service provided by TheBANK. You must have a valid checking account with TheBANK to utilize this service. There may be a fee associated with the use of this service. If you chose to discontinue this service, you will need to provide written notification to TheBANK. By using this service, you agree to the following:

1. Payments are processed at 2 a.m. and 12 p.m. Monday through Friday, excluding Federal Holidays.
2. After payments are processed, they are typically received by the vendor within three (3) business days if made electronically and five (5) business days if made by check. However, payments may take up to ten (10) days to reach the vendor and they can be sent either electronically or by check at the discretion of TheBANK.
3. TheBANK is not liable for any loss or penalty that you may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.
4. The monthly fee (if applicable) for this service will be withdrawn from your account at the time your monthly statement is printed.
5. If you are paying bills from more than one of your checking accounts, you will only be billed (if applicable) once per month for the service and this fee will be deducted from your checking account with the lowest account number.
6. TheBANK reserves the right to cancel your PayLink service at any time for the improper handling of your PayLink account.
7. Payments to Vendors outside of the United States or its territories are prohibited.

Liability for Unauthorized Use

You will notify us immediately if you believe that an unauthorized person obtains or has obtained access to your Online Banking ID or PIN or if someone has transferred money or made payments without your permission. You understand that calling us in such cases is the best way of keeping your possible losses to a minimum. If you suggest that an unauthorized transfer or bill payment may have occurred, we may require you to sign an affidavit verifying such occurrence.

If you do not inform us promptly that an unauthorized person obtains or has obtained access to your Online Banking ID or PIN, you can lose all the money in your deposit accounts accessed through Online Banking. If you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50.00 if an unauthorized person used your Online Banking ID or PIN to access Online Banking without your permission.

If you do not tell us within two business days after you learn that your Online Banking ID or PIN has become known to an unauthorized person, and we can prove that you could have stopped someone from using your Online Banking ID or PIN without your permission if you had told us, you can be liable for as much as \$500.00.

Also, if your statement shows electronic funds transfers or bill payments that you did not make, you must notify us immediately. TheBANK may require you to provide your complaint in the form of an affidavit. If you do not tell us about unauthorized transfers or bill payments within 60 days after your account statement is mailed to you, you may not get back any money that you lose after the 60 day period if we can prove that, had you told us about unauthorized transfers or bill payments on time, we could have stopped someone from taking the money.

Liability for Failure To Make Payments

If we do not send a bill payment or make a transfer on a timely basis, as set forth in this agreement, or in the correct amount according to your instructions, we may be liable for damages caused. However, we will not be liable if:

1. Through no fault of ours, your designated checking account does not contain sufficient funds to make the payment or transfer.
2. The equipment, ATM network, phone lines, or computer systems were not working properly or were temporarily unavailable and you knew about the breakdown when you initiated the transfer or bill payment.
3. Circumstances beyond our control, such as fire or flood, prevented the bill payment or transfer, despite the reasonable precautions that we have taken.
4. A court order or legal process prevents us from making a transfer or bill payment.

5. You have reason to believe that there has been unauthorized use of your PIN and you fail to notify us as set forth above.
6. The payee does not process a payment correctly, or in a timely manner.

There may be other exceptions stated in other agreements with you.

Errors or Questions

If you think your statement is wrong, or you need more information about a transfer or bill payment listed on the statement, contact:

TheBANK of Edwardsville
Online Banking Center
330 West Vandalia
Edwardsville, IL 62025

You can also call us at (618) 659-6572 or email us at onlinebankingcenter@4thebank.com

We must hear from you no later than 60 days after the first statement on which the problem or error appears.

1. When notifying us, tell us your name and account number.
2. Describe the error on the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the date and dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days (20 business days if your account has been opened for 30 days or less) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involves a point-of-sale transaction or a foreign initiated transfer, or if your account has been open for 30 days or less) to investigate your complaint or question. If we decide to do this we will credit your account within 10 business days (20 business days if your account has been opened for 30 days or less) 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.

If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and may debit your account for any credit we have extended. You may ask for copies of the documents that we used in our investigation.

Other Problems

If you believe an error has occurred concerning a deposit account (other than an electronic funds transfer or bill payment problem), or if you have a problem regarding a credit account accessed by an ATM / Debit card, you will refer to your monthly statement for instructions regarding how to request that we resolve the question or correct the error.

Documentation and Verification of Payments / Transfers

Upon completion of an Online Banking transaction, a confirmation number will be provided. You should record this number, along with the payee, scheduled initiation date and transaction amount, in your checkbook register (or other permanent record). The confirmation receipt number is used for tracking purposes only and does not guarantee the transaction or bill payment occurred. This will help in resolving any problems that may occur. No printed receipts are automatically issued for transactions conducted through Online Banking. However, you may choose to print screens reflecting the transactions, and transactions will appear on your periodic statement.

Information concerning Online Banking transactions will be shown on your normal statement for the account to and from which transfers or payments are made. If you have a checking account, you will receive a monthly statement. If you have a savings account, you will receive a statement during months with electronic funds activity or quarterly if there is no such activity.

Other Conditions

You are responsible for complying with all terms of this agreement or the service and the regulations governing the deposit accounts that you access through Online Banking. We can terminate your Online Banking privileges without notice to you if you do not pay any fee required in this agreement when due, or if you do not comply with this agreement. The regulations governing your deposit account are set forth in your Account Signature Card and disclosure, a copy of which is available from any banking center location. You may terminate this agreement and your use of Online Banking services by notifying us at (618) 659-6572.

We reserve the right to temporarily or permanently discontinue Online Banking services at any time by providing to you a notice stating the date termination will occur. We will inform you of such termination in accordance with applicable law or regulation.

Change in Terms

The Bank may change any term or condition of this agreement, and will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law. If you have agreed to receive electronic

disclosures, electronic notification will be used to communicate these changes to you. If you maintain your Online Banking Services after the effective date of a change, you indicate your agreement with the change.