

First Trust and Savings Bank

Online Banking (Internet) Agreement

PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

1. The Service. In consideration of the Online Banking services ("Services") to be provided by First Trust and Savings Bank, as described from time to time in information distributed by First Trust and Savings Bank to its customers. In the agreement, "Customer" refers to the person(s) subscribing to or using the Service. The Customer agrees as follows: you may use a Personal Computer ("PC") through an Internet connection to obtain account balances and transaction information. You may also use your PC to obtain statements on your accounts and to transfer money between your accounts, including loans. However, transfers from your savings and Money Market accounts are considered pre-authorized transfers, and pre-authorized transfers are limited to six (6) per monthly statement cycle by federal regulations.

2. Your User Code and PIN. Each individual who has access to First Trust and Savings Bank's Online Banking, including each individual named on joint accounts, must designate a Personal Identification Number ("PIN") and a user code. Your PIN must be a minimum of 8 characters, up to a maximum of 17 characters, which must consist of at least two (2) numeric characters, plus two (2) alpha characters (case sensitive) . For example, your PIN may be: signup12. You will be required to change your PIN periodically to enhance security.

3. Delivery of Your Transfers. You may schedule transfers to be initiated on the current business day, on a future date, or on the same date of each month, subject to the restrictions in the Agreement. Although you can enter transfer information through the Service twenty-four (24) hours a day, seven (7) days a week, transfers can be initiated only on business days. Funds will be deducted from your Account on the business day on which a transfer is to be "initiated." This date is referred to in this Agreement as the "Transaction Date." If you direct the initiation of a transfer to occur on a day other than a business day, it will be initiated on the proceeding business day. Transfers must be scheduled by the normal cut-off time of 6 p.m. (CST) on any business day in order for the transaction to be completed on that business day.

4. Recurring Transfers. Recurring transfers are those made for the same amount and are made on a weekly, bi-monthly, monthly basis, etc. Once started, recurring transfers will be made automatically until you change or delete this service.

5. Our Liability for Failure to Complete Transactions.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we might be liable for some of your losses or damages. However, there are some exceptions. We will not be liable for instance:

- a. if, through no fault of ours, you do not have enough money in your account to make the transfer;
- b. if the money in your account is subject to legal process or other encumbrances restricting transfer;
- c. if the transfer would go over the credit limit on your overdraft line (if any);
- d. if the automated teller machine or the merchant where you are making the transfer does not have enough cash;
- e. if the system was not working properly when you started the transfer;

f. if circumstances beyond our control (such as fire or flood or systems failure) prevent the transfer, despite reasonable precautions that we have taken.

6. Statements. All transfers, and/or fees made with First Trust and Savings Bank's Online Banking Service will appear on your monthly account statement.

7. Fees. Fees for First Trust and Savings Bank's Services shall be payable in accordance with a schedule of charges as established and amended by First Trust and Savings Bank from time to time. Charges shall be automatically deducted from customer's account, and First Trust and Savings Bank shall provide to Customer monthly notice of such debit(s) on your statement.

8. Equipment. You are solely responsible for the equipment (including, in the case of Online Banking, your personal computer and software) you use to access the Services. We are not responsible for errors or delays or your inability to access the Services caused by your equipment. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

9. Business Days/Hours of Operation. Our business lobby hours are 9 a.m. to 3 p.m. (CST), Monday through Thursday, 9 a.m. to 6 p.m. Friday. Our business drive-through hours are 8:30 a.m. to 4 p.m. (CST), Monday through Thursday, 8:30 a.m. to 6 p.m. Friday, (and 8:30 a.m. to 12 p.m. Saturday at our Wheatland and Lost Nation offices only).

Although transfers can be completed only on business days, the Service is available 24 hours a day, seven days a week, except during maintenance periods, for the scheduling of transfers.

10. Notice of Your Rights and Liabilities. Security of your transactions is important to us. Use of the Services will require a PIN or password. If you lose or forget you PIN or password, please call (563) 374-1247 during normal business hours listed above.

We may accept as authentic any instruction given to us through the use of your password or PIN. You agree to keep your PIN and password secret and to notify us immediately if your PIN or password is lost or stolen or if you believe someone else has discovered your PIN or password. You agree that if you give your PIN or password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Services. Online Banking Services enables you to change your password; we require that you do so regularly. We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to (1) monitor and/or record all communications and activity related to the Services; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you). You agree that our records will be final and conclusive as to all questions concerning whether or not your PIN or password was used in connection with a particular transaction. If any unauthorized use of your PIN or password occurs you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds.

Tell us **AT ONCE** if you believe your PIN or password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum line of credit). If you tell us within two (2) business days, you can lose no

more than \$50. If you do NOT tell us within two (2) business days after you learn of the loss or theft of you PIN or password, and we can prove we could have stopped someone from using your PIN or password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have prevented someone from taking the money if you had told us in time. If you believe your PIN or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (563) 374-1247 during normal business hours listed above. **WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL.**

11. Error and Questions. In case of errors or questions about your electronic transactions, call us at 563-374-1247 during our normal business hours, or contact us at:

Electronic Banking Department
First Trust and Savings Bank
123 Main Street, PO Box 220
Wheatland, IA 52777-0220

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. You will need to:

- a. tell us your name and Account number (if any);
- b. describe the error or 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; and
- c. tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within ten (10) business days following the date you notified us. We will determine whether an error occurred within ten (10) business days (twenty (20) business days if the notice of error involves an electronic fund transfer to or from the account within thirty (30) days after the first deposit to the account was made) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days 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 notice of error involves an electronic fund transfer to or from the account within thirty (30) days after the first deposit to the account was made) for the amount you think is in error, so that you will have 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 ten (10) business days, we may not credit your account.

If we determine there was no error, we will reverse the previously credited amount, if any, and we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

12. Disclosure of Account Information to Third Parties. We may disclose information to third parties about your account or the transactions you make:

- a. where it is necessary for completing transactions or resolving errors involving the Services; or
- b. in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or
- c. in order to comply with government agency rules, court orders, or other applicable law; or
- d. to our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; or
- e. if you give us your permission.

13. Authorization to Obtain Information. You agree that we may obtain and review your credit report from a credit bureau or similar entity.

14. Termination. If you want to terminate your access to First Trust and Savings Bank's Services, call us at (563) 374-1247. After receipt of your call, we will send a written termination authorization for your signature and return to us. In order to avoid imposition of the next monthly fee, we must receive your written authorization to terminate three (3) days before your service charge is scheduled to assess. **RECURRING TRANSFERS WILL NOT NECESSARILY BE DISCONTINUED BECAUSE YOU TERMINATE ACCESS TO THE SERVICES. IF YOU WANT TO MAKE SURE THAT RECURRING TRANSFERS BETWEEN ACCOUNTS ARE STOPPED, CONTACT US AT THE ABOVE NUMBER AND ASK FOR A REVIEW OF RECURRING TRANSFERS BETWEEN YOUR ACCOUNTS.**

We reserve the right to terminate First Trust and Savings Bank's Services, in whole or in part, at any time with or without cause and without prior written notice. In that event, or in the event that you give us a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your PIN or password as an indication of an attempted security breach. Termination of the Services does not affect your obligations under this Agreement with respect to occurrences before termination.

15. Limitation of Liability. Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by First Trust and Savings Bank's Service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

16. Waivers. No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of First Trust and Savings Bank.

17. Assignment. You may not transfer or assign your rights or duties under this Agreement.

18. Governing Law. The laws of the state of Iowa shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

19. Amendments. We can change a term or condition of this Agreement by mailing or delivering to you a written notice at least thirty (30) days before the effective date of any such change. We do not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of our system or an account. However, even in these cases, if the change is to be made permanent, we will provide you with a notice of the change with the next regularly scheduled periodic statement we send you, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an account. Notices mailed or delivered to you under this paragraph will be considered effective if mailed to the most recent address we show for you in either our Checking or Savings

Account records, or e-mail address in which you authorized to receive such notices and/or disclosures.

20. Indemnification. Customer, in consideration of being allowed access to First Trust and Savings Bank's Services, agrees to indemnify and hold First Trust and Savings Bank harmless for any losses or damages to First Trust and Savings Bank resulting from the use of the Services, to the extent allowed by applicable law.

21. Security Procedures. By accessing the Services, you hereby acknowledge that you will be entering a protected web site owned by the First Trust and Savings Bank, which may be used only for authorized purposes. First Trust and Savings Bank may monitor and audit usage of the System, and all persons are hereby notified that use of the Services constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.

Fee Schedule: (Items noted in schedule to be effective January 1, 2016)

Online Banking Service Fee: The basic Online Banking service is free. Stop Payment Fee: \$20.00*.

* Iowa Sales Tax will apply to this fee.