



STATE BANK OF BELLE PLAINE ONLINE BANKING AGREEMENT AND FEDERAL DISCLOSURE

This Agreement governs the use of the State Bank of Belle Plaine Online Banking Service, jointly referred to as the "Service," provided by the State Bank of Belle Plaine. By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the State Bank of Belle Plaine account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Financial Institution. "You," "your," and "yours" mean the person(s) using the Service. "We," "our," "us," and "Financial Institution" refer to the individual Financial Institution (State Bank of Belle Plaine) that holds your accounts.

Required Equipment

In order to use the Online Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser (Mozilla 3.0, Chrome 4.0 or Microsoft Internet Explorer 7.0 or higher), a user ID, and a PIN number. The PIN is the confidential personal identification number you use to access your account(s) through Online Banking.

With your acceptance and use of the Service, you agree that the State Bank of Belle Plaine shall not be liable to you or any third party for any indirect, incidental or consequential costs, expenses, or damages (including lost savings or profit, lost data, business interruption, or attorney's fees) resulting from or arising out of this Agreement or resulting from any errors or failures from any malfunction or your computer or any virus or computer problems that you may encounter related to the use of the Service.

You agree to Indemnify, defend and hold us, or our affiliate companies, directors, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment account.

The Service

To use Online Banking, you must have at least one State Bank of Belle Plaine account, a user ID and a PIN number. Through Online Banking, you will have access to any of your State Bank of Belle Plaine deposit or loan accounts. The State Bank of Belle Plaine reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances. The State Bank of Belle Plaine also reserves the right to cancel the Online Banking Service at any time.

Description of Online Banking

The Service allows you to perform some or all of the following functions from your Computer:

Online Account Access Functions and Limitations of Transfers

- i. You may use Online Banking to (a) transfer funds between your accounts; (b) obtain account balances; (c) obtain history and transaction information on your accounts; and (d) obtain loan account balance information. These features are limited to the extent, and subject to the terms, noted below.
- ii. Your ability to transfer funds between certain accounts is limited by federal law and the Deposit Agreement. You should refer to the Deposit Agreement for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Online Banking Service are counted against the permissible number of transfers described in the Deposit Agreement.
- iii. Your funds will be transferred the same day between your accounts. Except as provided in this Agreement, all Internet Banking transaction instructions received by 3:00 p.m. CST will be completed that business day. Any instruction received after 3:00 p.m. CST will be completed the next business day. The Online Banking Service may be unavailable at times due to bank processing procedures.
- iv. Transactional information for your accounts will be available from Online Banking for a maximum of 24 months from the date of inquiry.

Personal Identification Number and Security

Your Online Banking personal identification number (PIN) is required to access State Bank of Belle Plaine Online Banking functions. You agree not to give or make available your PIN to any unauthorized individual. If you believe your PIN has been lost or stolen, someone has attempted to use the Online Banking Service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money without your permission, you must notify the State Bank of Belle Plaine immediately by calling 952-873-2296. The State Bank of Belle Plaine does not maintain a record of your PIN. If you lose or forget your PIN, contact the State Bank of Belle Plaine immediately so that you may select a new confidential PIN.

Your Liability for Unauthorized Transfer

Tell us AT ONCE if you believe your account information and/or PIN have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account(s) (plus the maximum overdraft line of credit and open-end credit). If you believe your account information and/or PIN has been lost or stolen, and you notify the bank within 60 days after you receive a statement that shows any transfers that you did not make, the loss can be no more than \$50.00 if someone used your account information and/or PIN without your permission. Also, if your statement shows transfers that you did not make, you must notify the bank at once. If you do not notify the bank within 60 days after you receive the statement, you may not be reimbursed for any money you lost after the 60 days, if the bank can prove that it could have stopped someone from taking the money if you had notified the bank in time.

Errors and Questions

Telephone us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include:

1. Your name and account number,
2. A description of the error or the transfer you are unsure about and an explanation of why you believe it is an error or why you need more information,
3. The dollar amount of the suspected error, and

4. The date of occurrence.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will generally tell you the results of our investigation within 10 business days of the receipt of your complaint or question (20 business days if the transaction involved an account opened within the past 30 days). If we need more time, however, we may take up to 45 days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Data Recording

When you access Online Banking to conduct transactions, the information you enter may be recorded. By using Online Banking, you consent to such recording.

No Signature Required

When using Online Banking to conduct transactions, you agree that the Financial Institution may debit your account to complete the transactions, or honor debits you have not signed.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If you give us written permission.

Charges

You will not be charged for the "view accounts", or "transfer funds" features of State Bank of Belle Plaine Online Banking. **NOTE:** Your deposit and loan accounts are still subject to the fees, charges, balance requirements, etc. articulated in the Deposit Agreement and Loan Agreement.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by the State Bank of Belle Plaine from time to time. In such event, the State Bank of Belle Plaine shall send notice to you either at your address as it appears on the State Bank of Belle Plaine records or by online notice through Online Banking. Any continuation of Online Banking after the State Bank of Belle Plaine sends you a notice of change will constitute your agreement to such change(s). Further, the State Bank of Belle Plaine may, from time to time, revise or update the State Bank of Belle Plaine program, services, and/or related material(s) rendering such prior versions obsolete. Consequently, the State Bank of Belle Plaine reserves the right to terminate this Agreement as to all such prior versions of the State Bank of Belle Plaine programs, services, and/or related material(s) and limit access to the State Bank of Belle Plaine more recent versions and updates.

Termination or Discontinuation

The use of Online Banking does require enrollment on your behalf; therefore, termination of Online Banking by you is done by notifying the State Bank of Belle Plaine. However, any transactions or payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement. The State Bank of Belle Plaine reserves the right to terminate the Online Banking Service for the customer for any reason.

Payee Limitation

The State Bank of Belle Plaine reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. The State Bank of Belle Plaine is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement.

Disputes

In the event of a dispute regarding Online Banking, you and the State Bank of Belle Plaine agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the State Bank of Belle Plaine, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the State Bank of Belle Plaine relating to the subject matter of this Agreement. If there is a conflict between what a State Bank of Belle Plaine employee says and the terms of this Agreement, the terms of this Agreement have final control.

Assignment

You may not assign this Agreement to any other party. The State Bank of Belle Plaine may assign this Agreement to any present or future, directly or indirectly, affiliated company. The State Bank of Belle Plaine may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

The State Bank of Belle Plaine shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the State Bank of Belle Plaine. No delay or omission on the part of the State Bank of Belle Plaine in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

This Agreement shall be governed by the laws of the jurisdiction in which the Financial Institution is located and by applicable Federal laws and regulations.

Federal Disclosure

You agree to accept this disclosure online rather than a paper disclosure. We recommend you print the entire Agreement and Disclosure for your records. If you are unable to print this, please request a paper disclosure to be mailed to you.