

FORRESTON STATE BANK

INTERNET BANKING AGREEMENT

ELECTRONIC FUND TRANSFERS

Type Of Transfers

You May Access Your Accounts By Computer Using Your Password And Your Account Number To:
Transfer Funds From Checking To Checking – Transfer Funds From Checking To Savings, Money Market –
Transfer Funds From Savings, Money Market To Checking – Transfer Funds From Savings, Money Market
To Savings, Money Market – Make Payments From Checking To Loan Accounts With Us – Make Payments
From Savings, Money Market To Loan Accounts With Us – Get Information About Checking, Savings,
Money Market Account Balances, Deposits And Withdrawals In The Last Statement Cycle, And Account
Balance Of Certificates Of Deposit And Loans.

Limitations On Frequency Of Transfers

Transfers From A Savings Or Money Market Account To Another Account Or To Third Parties By
Preauthorized, Automatic, Telephone, Or Computer Transfers Are Limited To Six Per Month With No More
Than Three By Check Draft, Debit Card Or Similar Order To Third Parties.
For Security Reasons There Are Other Limits On The Number Of Transfers You Can Make By Computer.

Periodic Statements

You Will Get A Monthly Account Statement From Us For Your Checking Accounts.
You Will Get A Monthly Account Statement From Us For Your Savings Accounts, Unless There Are No
Transfers In A Particular Month, In Any Case, You Will Get A Statement At Least Quarterly.

Business Days For Internet Banking

Our Service Is Generally Available 24 Hours A Day, 7 Days A Week, Except During Maintenance
Periods. However, We Only Process Transactions And Update Information On Business Days. Our
Internet Business Days Are Monday Through Friday, With Each Day Ending At 3:00 P.M. Holidays Are Not
Included. Any Internet Banking Transactions Or Payments Made On A Day That Is Not A Business Day Or
Made After 3:00 P.M. On A Business Day Will Be Treated As If They Are Made On The Next Business Day.

Your Rights And Liabilities

Security Of Your Transactions Is Important To Us. Use Of The Internet Banking Services Will Therefore
Require A Password. If You Lose Or Forget Your Password, Please Call 815-235-2711 During Normal
Business Hours. We Will Accept As Authentic Any Instructions Given To Us Through The Use Of Your
Password. You Agree To Keep Your Password Secret And To Notify Us Immediately If Your Password Is
Lost Or Stolen Or If You Believe Someone Else Has Discovered Your Password. You Agree That If You
Give Your 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 Internet Banking Services.
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 Internet Banking 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 Password Was Used In Connection With A Particular Transaction.

If Any Unauthorized Use Of Your 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.

Notify Us Immediately If You Believe Your Password Has Been Lost Or Stolen. Telephoning Is The Best Way To Keep Your Possible Losses Down. You Could Lose All Of 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 \$50.00. If You Do NOT Tell Us Within Two (2) Business Days After You Learn Of The Loss Or Theft Of Your Password, And We Can Prove We Could Have Stopped Someone From Using Your Password Without Your Permission If You Had Told Us, You Could Lose As Much As \$500.00. 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 Funds You Lost After The 60 Days If We Can Prove That We Could Have Prevented Someone From Taking The Funds If You Had Told Us In Time. If You Believe Your Password Has Been Lost Or Stolen Or That Someone Has Transferred Or May Transfer Money From Your Account Without Your Permission, Call 815-235-2711 During Normal Business Hours.

WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL

Error Resolution Notice

In Case Of Errors Or Questions About Your Electronic Transfers Call Us At 815-235-2711 Or Write Us At:

Forreston State Bank
996 W Fairview Rd
Freeport, IL 61032

Notify Us Immediately If You Think Your Statement Or Receipt Is Wrong Of If You Need More Information About A Transaction Listed On The Statement Or Receipt. We Must Hear From You No Later Than 60 Days After We Sent The FIRST Statement On Which The Problem Or Error First Appeared.

(1) Tell Us Your Name And Account Number.

(2) Describe The Error Or The Transfer 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 Dollar Amount Of The Suspected Error.

If You Tell Us Orally, We May Require That You Send Us Your Complaint Or Question In Writing Within 10 Business Days.

We Will Determine Whether An Error Occurred Within 10 Business Days (20 Business Days For New Accounts) 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 For New Accounts Or Point-Of-Sale Or Foreign-Initiated Transfers) To Investigate Your Complaint Or Question. If We Decide To Do This, We Will Credit Your Account Within 10 Business Days (20 Business Days For New Accounts) 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 10 Business Days, We May Not Credit Your Account For 30 Days After The First Deposit Is Made.

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.
You May Ask For Copies Of The Documents That We Used In Our Investigation.

Confidentiality

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 Permission.

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 The Internet Banking Service Or The Use Thereof Or Arising In Any Way Out Of The Installation, Operation, Or Maintenance Of Your PC Equipment.

Waivers

No Waiver Of The Terms Of This Agreement Will Be Effective, Unless In Writing And Signed By An Officer Of This Bank.

Assignment

You May Not Transfer Or Assign Your Rights Or Duties Under This Agreement.

Governing Law

The Laws Of The State Of Illinois 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.

Indemnification

Customer, In Consideration Of Being Allowed Access To The Internet Banking Services, Agrees To Indemnify And Hold The Bank Harmless For Any Losses Or Damages To The Bank Resulting From The Use Of The Internet Banking Services, To The Extent Allowed By Applicable Law.

Termination

If At Any Time You Or Any Authorized User Of Your Password Does Not Comply With The Terms Of This Agreement And The Agreement That Governs Your Deposit Accounts Or Any Other Agreement With Forreton State Bank That You Can Access Through Forreton State Bank's Internet Banking Services, Forreton State Bank Can Terminate Your Access To Those Accounts Through Internet Banking. Your Account Can Be Terminated If Your Accounts Are Not Kept In Good Standing With Forreton State Bank. If We Terminate Your Internet Banking Privileges For Cause, You Are Responsible For All Fees, Charges, Overdraft Amounts On The Account At The Time The Account Is Terminated, And Any Collection Fees We Incur While Trying To Collect The Fees, Charges, Or Overdraft Amount. We Notify You Or Any Other Party To Your Account That We Have Cancelled Or Will Cancel This Agreement. You Or Any Other Party To Your Account Can Terminate This Agreement By Notifying Us In Writing. Termination Of This Agreement Will Not Affect The Rights And Responsibilities Of The Parties Under This Agreement For Transactions Initiated Before Termination.