

Personal Online Banking Agreement and Disclosure

This Personal Online Banking Agreement and Disclosure (the "Agreement") explains the terms and conditions governing use of the personal online banking services ("Internet Banking Services") offered by First Neighbor Bank NA (the "Bank"). The customer is referred to in the Agreement as "you" or "your". By using any of the Internet Banking Services, you acknowledge that you have read and understand the Agreement and that you agree to be bound by its terms and conditions as amended from time to time. Further, you authorize the Bank to use any of your accounts to execute and settle transactions and/or fees initiated through use of Internet Banking Services.

Internet Banking Services are also governed by all applicable federal laws and regulations, the Deposit Account Agreement and Disclosure, the Regulation E Agreement and Disclosure, bill payment service terms and conditions, and all applicable fee schedules.

The Bank's business days are all days except Saturday, Sunday and all observed holidays. Transfers must be made by 3:00 p.m. local time to be effective the same business day. You cannot use electronic mail (e-mail) to initiate transactions to your accounts. Stop payment orders must also be made by 3:00 p.m. local time to be effective the same business day, however, limitations may apply in instances when an item has already been paid or accepted or when the item is paid or accepted before the Bank has a reasonable opportunity to act. You should alert the Bank's Bookkeeping Department by telephone or in person about any Stop Payment orders. Other limitations about Stop Payment orders may also apply; please see the Deposit Account Agreement and Disclosure for details. Daily transaction cutoff times may be adjusted for holiday hours when necessary.

You will be required to select a Access ID and Password ("Credentials") to access Internet Banking Services. You are responsible for keeping your Credentials confidential. The Bank is entitled to act upon instructions received under your Credentials and without inquiring into the identity of the person using the Credentials. If you allow other persons to use your Credentials, they will be deemed by you authorized to initiate transactions and you are responsible for any transaction they authorize from your accounts.

You agree to notify the Bank immediately in the event you discover your Credentials are lost or stolen or is otherwise compromised. For security

reasons, you should change your Credentials frequently. At any time, you may ask the Bank to disable your Credentials.

Each person on a joint account will be liable for all transactions that are made on that account. Each person on a joint account authorizes all transactions made by any other person on the account. Each person on a joint account agrees to be liable for the actions of the other person(s) on the account, this includes two-signatures required accounts.

The Bank has the right to modify the Agreement and applicable fees at any time with proper notice. Your continued use of the Internet Banking Services to which any changes relate will represent your acceptance of them. You agree that the Bank may, at its discretion, provide all applicable disclosures to you electronically. If there is more than one person that is a party to the account, notice to one will be effective for all.

Either you or the Bank may terminate this Agreement at any time. Once the Agreement is terminated, your additional use of Internet Banking Services is not permitted. If you wish to terminate the Agreement, contact the Bank in writing or send us an e-mail message. The Bank may, without prior notice to you, terminate the Agreement. Bank will send notice of termination to you at your mailing address or your e-mail address as shown on the Bank's records.

The Bank shall not be liable for failure to perform any services or for any disruption or delay due to circumstances beyond its reasonable control, including but not limited to failure or disruption of electric power, computer equipment, telecommunication systems, the internet service provider, the bill payment service provider, or weather conditions. At various times, Internet Banking Services may be unavailable due to maintenance needs. The Bank shall have no liability for any consequential, special, punitive damages, or indirect loss under any circumstances.

This agreement shall be governed by and construed in accordance with all applicable Federal laws and all applicable laws of the State of Illinois.

I hereby acknowledge that I have read and completely understand and accept the terms specified by First Neighbor Bank NA's Online Banking Agreement and Disclosure.

You may print this page for your records or a hard copy of this agreement may be obtained from any of our facilities.