

CSBANK ONLINE
INTERNET BANKING AGREEMENT AND DISCLOSURE STATEMENT

This agreement states the terms and conditions that apply when you use *CSBank Online* Internet Banking. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. By signing an application form or by your initial access to *CSBank Online*, you agree to the terms and conditions of this agreement.

DEFINITIONS. "Bank", "Citizens State Bank", "we", "us" or "our" refers to Citizens State Bank, and "you" and "your" refers to each depositor, borrower, authorized signer, or authorized user for an account with Citizens State Bank.

SECURITY. *CSBank Online* transmits data using SSL (Secure Socket Layer) technology that supports 128-bit key encryption. If your browser does not support 128-bit encryption, you will not be able to access *CSBank Online*. Citizens State Bank's web server does not connect directly to the Internet. It is buffered from the Internet through the use of firewalls and a service provider interface. All access from outside the bank must go through these firewalls, which screens the requests and allows only valid http traffic to reach the server.

HARDWARE AND SOFTWARE REQUIREMENTS. To use *CSBank Online*, you must provide your own personal computer with Internet access. *CSBank Online* can be accessed through a basic web browser like Microsoft Internet Explorer or Netscape Navigator. We strongly suggest using the latest version available for your particular browser software, which is compatible with your operating system. Generally the latest versions provide the greatest overall security protection. You are responsible for selecting all systems, hardware and your Internet service provider, and for any defect, malfunction, or interruption in service or security due to hardware failure, your choice of Internet service provider and systems and computer services. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions, whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

VIRUS PROTECTION. Citizens State Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their computer and diskettes using a reliable anti-virus product to detect and remove any viruses found. An undetected or un-repaired virus may corrupt and

destroy your programs, files and even your hardware. You may also unintentionally transmit the virus to other computers.

ENROLLMENT/APPLICATION FORMS. To establish *CSBank Online* service, you will complete an enrollment form evidencing your desire to access your accounts using *CSBank Online*. You may not designate any account that requires more than one signature for withdrawals. You must be an owner or authorized signer on each account you wish to access. Your signature on the enrollment forms constitutes your agreement to the terms of *CSBank Online*. If you close or delete all accounts designated for *CSBank Online*, you will no longer be able to use *CSBank Online*. For your protection, the *CSBank Online* enrollment form may not be submitted over the Internet.

ACCESS CODES (ID AND PIN). All *CSBank Online* transactions or inquiries must be initiated by use of your *CSBank Online* identification (ID) and personal identification number (PIN). We will assign you an ID and PIN after we have accepted your application. The first time you sign on *CSBank Online* you will be required to select a new PIN. You will be required to change your PIN every 90 days and may change your PIN more frequently. It is recommended that you do not use your social security number, birthdays, names, or other codes that may be easy for others to determine as your PIN. No bank employee will ever ask for your PIN, nor should you provide it to anyone unless you intend to allow that person access to your accounts. **YOU AGREE TO KEEP YOUR PIN CONFIDENTIAL. USE OF THE PIN BY YOU OR BY ANY OTHER PERSON WITH YOUR AUTHORIZATION WILL BE CONSIDERED THE SAME AS YOUR WRITTEN SIGNATURE AUTHORIZING US TO COMPLETE ANY TRANSACTION OR REQUEST COMMUNICATED THROUGH *CSBANK ONLINE*.**

If you authorize another person to use your PIN, that person can use *CSBank Online* to view any information or initiate any transaction on any of the accounts to the same extent as you, including viewing information or initiating transactions on accounts to which that person does not otherwise have access. Therefore, sharing of your PIN is strongly discouraged by the bank, and done at your own risk. If a third party should gain access to the PIN, you are responsible for changing the PIN to deny the third party's access to your banking information. The bank shall have no liability to you in the event a third party should gain access to your PIN through no fault of the bank.

You should always exit *CSBank Online* after you finish viewing your accounts. Never leave your computer unattended while accessing *CSBank Online*. Left unattended, a third party may be able to access your accounts from your terminal without needing to use your PIN.

BUSINESS DAYS. *CSBank Online* is generally available 24 hours a day, 7 days a week. Transactions are processed and information updated on business days, which are Monday through Friday, excluding Federal holidays. We may perform regular maintenance on our systems or equipment, which may result in interrupted service. We will attempt to provide notification in advance of interrupted service. Any *CSBank Online* transfer request received before our business cut-off hour of 6:00 p.m. Central Time will be processed on the same business day. Transfer requests received after the end of our business day will be processed on our next business day. (Please refer to our *CSBill Pay-e* agreement for business day hours related to bill payment transactions.)

CSBANK ONLINE SERVICES. You may use *CSBank Online* to perform any of the following services designated by you in the application, or subsequently added by you as provided below:

- View account balances
- View current transaction information
- View range of transactions
- View image of cancelled checks
- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Transfer funds from Home Equity line of credit to checking or savings
- Make payments from checking or savings to loan accounts with us

You may sign up for *CSBank Online* services by completing the *CSBank Online* enrollment form and returning it to any Citizens State Bank location, or by mailing it to Citizens State Bank, Attention Internet Banking Department, P.O. Box 66, Cadott, WI 54727. For your protection, the *CSBank Online* enrollment form may not be submitted over the Internet.

CITIZENS STATE BANK LOCATIONS

MAIN OFFICE
304 N Main Street
Cadott, WI 54727
Ph: 715-289-4253

DRIVE THRU
505 S Main Street
Cadott, WI 54727
Ph: 715-289-4253

LAKE WISSOTA
17153 County Hwy J
Chippewa Falls, WI 54729
Ph: 715-720-3670

CHIPPEWA FALLS
15036 County Hwy S
Chippewa Falls, WI 54729
Ph: 715-726-2111

TRANSFER INFORMATION. In addition to any limitations described elsewhere, *CSBank Online* transfers are considered electronic funds transfers as defined in FDIC Regulation E. Some accounts have transfer limitations as described in "Your Deposit Account" disclosure provided to you at the time your account was opened and delivered again upon approval of your *CSBank Online* application. Any

limitations that apply to your account(s) regarding deposits, transfers and withdrawals also apply through *CSBank Online*.

Your account must have sufficient funds in order for transfers to be completed. You can not post-date a transfer. Any *CSBank Online* transfer request received before our business cut-off hour of 6:00 p.m. Central Time will be processed on the same business day. Transfer requests received after the end of our business day will be processed on our next business day. (The business cut-off hour for *CSBill Pay-e* transactions is 2:00 p.m. Central Time. Please refer to our *CSBill Pay-e* agreement for other information related to bill payment transactions.)

YOUR LIABILITY FOR UNAUTHORIZED OR ERRONEOUS TRANSFERS. Tell us AT ONCE if you believe your *CSBank Online* PIN has been lost or stolen, or if someone has transferred funds from your account through *CSBank Online* without your permission. Telephoning is the best way of keeping your possible losses down, although we may ask for a written notice. You could lose all of the money in your account, plus any linked accounts, if you fail or refuse to immediately advise us of unauthorized use of your PIN. If you tell us within 2 business days, you can lose no more than \$50 if someone used your PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN 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, you must tell us at once. If you do not tell us within 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 stopped someone from taking the money if you had told us in time. Refer to "Your Deposit Account" brochure for additional information on error resolution. IF YOU BELIEVE YOUR PIN HAS BEEN LOST OR STOLEN OR THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM AN ACCOUNT WITHOUT YOUR PERMISSION, CONTACT OUR BANK IMMEDIATELY BY CALLING 715-289-4253, OR WRITE TO CITIZENS STATE BANK, P.O. BOX 66, CADOTT, WI 54727.

ELECTRONIC MAIL (E-MAIL) SERVICE. You may use info@csbankcadott.com to send e-mail to us, which will be deemed received by us on the following business day. E-mail may not be used to make bank transfers between accounts. We will not be responsible for acting on or responding to any e-mail request until we actually receive your e-mail request and have had a reasonable opportunity to act. You should not rely on e-mail if you need to communicate with us immediately. If you need to contact us immediately to report an unauthorized use of your PIN, to report unauthorized access to an account, or for other immediate service, you should call us at 715-289-4253. You agree that we may respond to you by e-mail with regard to any matter related to *CSBank Online*. Any such e-mail sent to you by us will be

considered received within three (3) calendar days of the date sent by us, regardless of whether or not you sign on to *CSBank Online* or your e-mail service provider within that time frame.

ACCOUNT INFORMATION AND PERIODIC STATEMENTS. You may use *CSBank Online* to receive, download, and store or print information regarding an account that is set forth in the statement for the account, along with any debits and credits made to the account. The information made available to you is posted data, it may not include transactions that have not yet been posted to your account for that business day. Your usual periodic statement will still be mailed to you, and *CSBank Online* activity will appear on the statement.

BANK'S LIABILITY FOR FAILURE TO MAKE TRANSFERS. If you have given us all of the proper and timely instructions and have properly completed all fields to complete a transfer and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this agreement, we will be liable only for your direct losses or actual damages, except in the following instances:

- If, through no fault of ours, your account does not contain sufficient funds to make the transfer
- If the money in your account is subject to legal processes or other encumbrances restricting the transfer
- If any part of the *CSBank Online* internet banking system was not working properly and you knew about the breakdown when you started the transfer
- If circumstances beyond our control (such as fire or flood) prevent the transfer or use of *CSBank Online* despite reasonable precautions that we have taken
- If your PIN has been reported lost or stolen or if we have any other reason to believe that an electronic fund transfer may be erroneous or unauthorized
- If your operating system is not properly installed or functioning properly, or you experience an interruption in Internet service due to Internet service system failure.
- If you, any joint account holder, or an authorized signer on a deposit account has requested that we stop payment of the electronic fund transfer, or if the deposit account has been closed.
- If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse.
- If you have not properly followed the instructions for *CSBank Online*.
- NOT WITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS OR PAYING A BILL WILL BE TO CORRECT THE ERROR AND PAY ANY

PENALTIES AND ASSOCIATED LATE CHARGES TO THE PAYEE, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO INTERNET SERVICE.

ACCOUNT INFORMATION DISCLOSURE. The circumstances under which we may provide information about your accounts to third parties are summarized in our current privacy notice. We provide a copy of this to all customers at account opening and annually thereafter.

FEES. *CSBank Online* is free of charge if used at least once every 60 days. Accounts inactive for more than 60 days will be purged off the system. A \$10.00 fee will be assessed to re-enroll. We reserve the right to amend the fee structure from time to time. You will be notified of any change in fees associated with *CSBank Online*. Fees associated with deposit or loan accounts will be charged in accordance with rules found in "Your Deposit Account" brochure or your loan agreement.

TERMINATION. We may modify, suspend or terminate your privilege of using *CSBank Online* and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate *CSBank Online*, we will try to notify you in advance but are not required to do so. You will be notified as soon as practical. Any one person who can use the account accessible with *CSBank Online* may terminate *CSBank Online*. Termination shall not affect the rights and obligations of the parties for transactions made with *CSBank Online* before we have had a reasonable time to respond to your termination request. Requests to terminate *CSBank Online* services must be made in writing, in person or by mail.

THIRD PARTIES. You understand that support and services relating to *CSBank Online* are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service.

AMENDMENT. We may amend this agreement at any time. Notice will be sent to you at the current address we have in our files. Amendments will be effective upon the date indicated in the notice.

DAMAGES. THIS AGREEMENT STATES OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY AS IT RELATES TO *CSBANK ONLINE*. IN NO EVENT SHALL THE BANK OR ITS AFFILIATES BE LIABLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO ANY ACCESS TO OR USE OF *CSBANK ONLINE*, OR THE INSTALLATION, USE, OR MAINTENANCE OF YOUR PERSONAL COMPUTER HARDWARE, EQUIPMENT, SOFTWARE, OR ANY INTERNET ACCESS SERVICES.

WARRANTIES DISCLAIMER. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN ANY APPLICABLE AGREEMENT, YOU UNDERSTAND AND AGREE THAT YOUR USE OF *CSBANKONLINE* IS AT YOUR SOLE RISK AND THAT THE SERVICES AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES, ARE PROVIDED ON AN "AS IS" "WHERE-IS" AND "WHERE AVAILABLE" BASIS, AND ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE TO YOU. YOU ACKNOWLEDGE THAT THE BANK MAKES NO WARRANTY THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE UNLESS OTHERWISE STATED ON THE SITE OR IN ANY APPLICABLE AGREEMENT.

TO THE FULLEST EXTENT PERMITTED BY LAW, THE BANK DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ONLINE BANKING AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES.

GENERAL. This agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, "Your Deposit Account" terms and conditions. In the event of a conflict between this agreement and any other account rules and agreements that apply to your accounts, this agreement shall govern and prevail.