

Internet Banking Agreement and Disclosure

This Internet Banking Agreement and Disclosure ("the Agreement") explains the terms and conditions governing the basic Internet banking services and bill payment services offered by International Bank of Chicago ("Bank")

Internet Banking Services

1. In consideration of the Internet Banking Service ("Services") to be provided by the Bank, as described from time to time in information distributed by Bank to its customer. In this agreement, "Customer" refers to the person(s)(individuals on Consumer accounts or business entities on Business accounts) subscribing to or using the Service. Customer may use a Personal Computer ("PC") through an Internet connection to obtain account balances and transaction information. Customer may also use a PC to obtain statements on accounts and to transfer money between accounts. In addition, a PC may be used to electronically direct Bank to make payments from a Customer Account ("Account") to third parties ("payees") that Customer has selected to receive payments through the Service. Payments may be made through the Service to any business professional, merchant, family member or friend. The "Account" means a designated bill payment checking account at Bank from which Bank makes bill payments on Customer's behalf pursuant to this Agreement. By subscribing to the Service or using any Internet Banking Services (including but not limited to making any payments to a third party); customer agrees to the terms of this Agreement.

All Internet banking services of any kind whatsoever offered or provided by the Bank (including but not limited to, funds transfers, bill payment services, wire transfers, and ACH transactions) will be referred to collectively as "Internet Banking Services" in the Agreement. This Agreement covers all Internet Banking Services and is applicable to all federal regulatory disclosures and the Deposit Account Terms and Conditions. All applicable fee schedules and Dollar Limits published by the Bank from time to time will apply to the Internet Banking Services. Customer is responsible for the payment of any fees incurred on any account, for any service, at any time. Customer agrees to pay all such fees upon request of the Bank. Further, customer agrees to pay all telephone charges or fees incurred by the customer in accessing Internet Banking Service.

Your use of any Internet Banking Service in connection with your account at the Bank constitutes your acceptance and agreement to be bound by all of the terms and conditions of this Agreement and of the Deposit Account Terms and Conditions. Such use acknowledges your receipt and understanding of this Agreement and the Deposit Account Terms.

2. *Personal Identification Number (PIN)*. Bank is entitled to act upon instructions received through any Internet Banking Service under your PIN or Pass Phrase and without inquiring into the identity of the person using that PIN or Pass Phrase. (However, you agree that you will not, under any circumstances, disclose your PIN or Pass Phrase by telephone or any other means to any person.) You acknowledge that no person from the Bank will ever ask you for your PIN or Pass Phrase, which Bank employees do not need, and should not ask for your PIN or Pass Phrase. You agree never to provide your PIN or Pass Phrase to anyone, including anyone, claiming to represent the Bank. You are liable for all transactions

made or authorized using your PIN or Pass Phrase. The Bank has no responsibility for establishing the identity of any person or determining the validity of a transaction.

Each person who has access to Internet Banking, including each individual named on joint accounts and each authorized individual named on business accounts must designate a personal Identification Number ("PIN") and a user code.

Customer agrees that if you give your PIN or Pass Phrase to any one or fail to safeguard its secrecy, you do so at your own risk, since anyone with your PIN or Pass Phrase will have access to your accounts. Customer further agrees to notify the Bank immediately in the event your PIN or Pass Phrase is lost or stolen or is otherwise compromised. At any time, you may ask the Bank to disable your PIN or Pass Phrase and issue a new one to you. For joint accounts, each individual named on that account may have a separate PIN or Pass Phrase or each may use a joint PIN or Pass Phrase. Each individual named on a joint account will be liable for all transactions that are made on that account, and authorizes all transactions made by any other joint owner on the account. Each joint owner on a joint account agrees to be liable for the actions of all other joint owners on the account. For business accounts, each authorized individual named on that account may have a separate PIN or Pass Phrase or each may use a joint PIN or Pass Phrase. The business entity/owner on a business account will be liable for all transactions that are made on that account, and authorizes all transactions made by authorized individuals named on the account.

3. *Schedule Payments on the Bill Payment Service.* Bill payment Service may be added to allow Customer to use a PC to electronically schedule payments with the Service. Payments are posted against Customer's balance available for withdrawal, as defined in the Bank's policies. Bank reserves the right to decline to make payments to certain persons and entities. At the time Customer adds a new Payee to the Bill payment service, customer will know which payment method is applied for this payee (Check or Electronic).
4. *Bank Liability for Failure to complete Transactions.* If Bank does not complete a transfer to or from Customer's Accounts on time or in the current amount according to this Agreement, Bank will not be liable for losses or damages. The Bank will not be liable for:
 - a. if, through no fault of Bank, Customer does not have enough money in an Account to make the transfer;
 - b. if the money in Customer's Account is subject to legal process or other encumbrances restricting transfer;
 - c. if the system was not working properly when Customer started the transfer;
 - d. if circumstances beyond control (such as fire or flood or systems failure) prevent the transfer, despite reasonable precautions that have been taken;
 - e. if the Payee mishandles or delays handling payment sent by Bank.

All payments, transfers, and/or fees made with the Service will appear on Customer's Monthly Account Statement. The Payee name, payment amount, and date of the payment will be shown for each payment made through the Service during that month.

5. *Fees.* Fees for Services shall be payable in accordance with a schedule of charges as established and amended by Bank. Charges shall be automatically deducted from Customer's account, and Bank shall provide to Customer monthly notice of such debit(s) on Customer's statement.
6. *Equipment.* Customer is solely responsible for the equipment (including in the case of Internet Banking, Personal Computer and Software) used to access the Service. Bank is not responsible for errors, delays, or inability to access the Services caused by Customer's equipment. Bank is not responsible for the cost of upgrading equipment to stay current with the services nor is Bank responsible, under any circumstances, for any damages to Customer's equipment or the data resident thereon.
7. *Business Days/Hours of Operation.* Bank's business hours are 9:00 am to 4:00 pm (Central time), Monday through Friday, and 9:00 am to 1:00 pm on Wednesday except Bank holidays. Although payments and transfer can be completed on business days, the Service is available 24 hours a day, seven (7) days a week, except during maintenance periods, for the scheduling of payment orders and transfers.
8. *Notice of Customer Rights and Liabilities.* Security of transactions is important to the Bank. Use of the Services may therefore require a PIN or Pass Phrase. If a PIN or Pass Phrase is lost or forgotten, please call (773) 769-2899 during normal business hours listed above. Bank may accept as authentic any instructions given through the use of Customer's PIN or Pass Phrase. The Customer's PIN and Pass Phrase must be kept secret. Notify Bank immediately if the PIN and Pass Phrase is lost or stolen or if it is believed someone else has discovered the PIN or Pass Phrase. Internet Banking Services enables Customer to change the Pass Phrase: Bank requires that the Pass Phrase be changed regularly.

Please note that Bank reserves 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 Bank deems appropriate before making the transfer (which may include written verification by Customer). It is agreed that Bank records will be final and conclusive as to all questions concerning whether or not the PIN or Pass Phrase was used in connection with a particular transaction. If any unauthorized use of Customer's PIN or Pass Phrase occurs, Customer agrees to (1) cooperate with Bank and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by Bank in recovering any unauthorized transfer of funds. Tell Bank AT ONCE if it is believed the PIN or Pass Phrase has been lost or stolen. Customer could lose all the money in an account (plus your maximum line of credit).

BANK CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS, PASS PHRASES, OR UNAUTHORIZED TRANSFER VIA E-MAIL.

9. *Indemnification.* Customer hereby indemnifies and releases International Bank of Chicago from any and all liability and agrees not to make any claim against the Bank or bring any action against the Bank honoring or allowing any actions or transactions where customer has authorized the person

performing the action or transaction to use your account or when you have provided your PIN or Pass Phrase to that person. Customer agrees to reimburse the Bank for any losses it suffers or any damages, injuries, costs or expenses it incurs (including attorney's fees) as a result of the bank's honoring or allowing transactions on the account where the PIN or Pass Phrase was used.

The limitations of liability set forth in this Agreement are subject to, and limited by any state or federal law to the contrary.

10. *Authorization to Obtain Information.* Customer agrees that Bank may obtain and review a credit report from a credit bureau or similar entity. Customer also agrees that Bank may obtain information regarding Payee accounts in order to facilitate proper handling and crediting of payments.
11. *Waivers.* No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of Bank.
12. *Governing Law.* The laws of the State of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that Agreement has been reviewed and understands the terms and conditions set forth herein, and agrees to be bound hereby.
13. *Amendments.* Bank can change a term or condition of this Agreement by mailing or delivering to Customer a written notice at least thirty (30) days before the effective date of any such change. Bank does not need to provide Customer 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 the system or an Account. However, even in these cases, if the change is to be made permanent Bank will provide Customer with a notice of change with the next regularly scheduled periodic statement sent, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an Account. Notices mailed or delivered to the Customer as discussed in this paragraph will be considered effective if mailed to the most recent Customer address in either Checking or Savings Account records, or e-mail address in which Customer authorized the Bank to receive such notices and/or disclosures.
14. *Security Procedures.* By accessing the Services, Customer hereby acknowledges that the service is owned by International Bank of Chicago, and that the service will only be used for authorized purposes. The 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.
15. *Termination.* To terminate access to the Services, call (773) 769-2899. After receipt of the call, a written termination authorization for signature and return will be sent. In order to avoid the next monthly fee, the written authorization to terminate must be received three (3) days before the service charge is schedule to post.

Bank reserves the right to terminate the 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 Customer provides a termination notice, Bank may (but is not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet

made. Bank also reserves the right to temporarily suspend the services in situations deemed appropriate, in the Bank's sole and absolute discretion, including when a breach of system security has occurred or is being attempted. Bank may consider repeated incorrect attempts to enter the PIN or Pass Phrase as an indication of an attempted security breach. Termination of the Services does not affect Customer's obligation under this Agreement with respect to occurrences before termination.

International Bank of Chicago has the right to modify or terminate this Agreement or the Deposit Account Terms and Conditions at any time. When making changes, the Bank will comply with all legal notice requirements. Once this Agreement is terminated the Bank will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted. If this Agreement is modified, your continued use of the account will represent your acceptance of the changes.