

STATE BANK of CHILTON
A trusted partner since 1891

Change in Terms Notification and Amendment of Deposit Agreement with the former Calumet County Bank

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Important Notice and Change in Terms (CIT) for Deposit Account Agreements

This Notice identifies the new State Bank of Chilton deposit account(s) that replace your Calumet County Bank deposit account(s) beginning on September 19, 2016 and describes changes to the terms and conditions and fees that will apply to your account(s).

On September 19, 2016, Your Deposit Account Terms and Conditions of your account and your Truth in Savings Act Disclosures, Electronic Funds Transfers Disclosure, Ability to Withdraw Funds (Funds Availability) and Schedule of Fees documents will be replaced with Changes in terms, State Bank of Chilton Deposit Agreement and Disclosure, including the Miscellaneous Fee Schedule, Electronic Funds Transfer Agreement and Funds Availability Policy contained therein.

Please review this Notice and keep a copy with your important records.

If you have questions regarding this Notice or the Welcome Guide please contact State Bank of Chilton's customer service at (920) 849-9371. These terms and conditions and fees will apply to you and your account(s) open after September 19, 2016.

Notice from us to you or to any one of the owners of the Account shall constitute notice to all of you. All remittances, statements, items, notices and other communications and writings given by us in connection with your Account shall be deemed given when sent to the address we have on record or to such address designated by any of the owners of the Account.

SUMMARY OF CHANGES

The Account Conversion Tables and Summary of Changes list important changes to your account(s). In addition to the changes, your account will be subject to the terms of State Bank of Chilton Deposit Agreement and Disclosure including the fees contained in the Miscellaneous Fee Schedule.

Changes in Terms for CONSUMER Calumet County Bank Accounts

Calumet County Bank Account Name	State Bank of Chilton Account Name	What is changing?
<ul style="list-style-type: none"> · Ariens Checking · BIW Checking · Completely Free Checking 	<ul style="list-style-type: none"> · SBC Free Checking 	<ul style="list-style-type: none"> · There will be no changes to your account.
<ul style="list-style-type: none"> · Silver & Gold Checking 	<ul style="list-style-type: none"> · SBC Senior Select Checking 	<ul style="list-style-type: none"> · Available to account holders age 55 and older. · Receive one free box of Senior Select Specialty checks per year .
<ul style="list-style-type: none"> · Personal NOW 	<ul style="list-style-type: none"> · SBC Choice 	<ul style="list-style-type: none"> · Minimum opening deposit amount is decreased to \$0. · A daily balance of \$500 is required to avoid a minimum balance fee of \$7.50 every statement cycle. · Your interest rate is a variable tiered rate, which may change at any time. The interest rate listed in each tier will be paid on the entire balance in your account. \$0.00 to \$499.99 \$500.00 to \$999.99 \$1,000.00 to \$2,499.99 \$2,500.00 or more · Interest is compounded and paid monthly. · Please refer to our rate sheet for the interest rate and APY on this account.
<ul style="list-style-type: none"> · Health Savings Account 	<ul style="list-style-type: none"> · Health Savings Account 	<ul style="list-style-type: none"> · Minimum opening deposit is increased to \$500.00. · A daily balance of \$500 is required to avoid a minimum balance fee of \$7.50 every statement cycle. · The minimum balance fee will be waived thru September 30, 2017. · Your interest rate is a variable tiered rate, which may change at any time. The interest rate listed in each tier will be paid on the entire balance in your account. \$0.00 to \$2,499.99 \$2,500.00 to \$7,499.99 \$7,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 or more · Interest is compounded and paid monthly. · Please refer to our rate sheet for the interest rate and APY on this account.
<ul style="list-style-type: none"> · Money Market · Personal MMDA 	<ul style="list-style-type: none"> · SBC Personal Money Market 	<ul style="list-style-type: none"> · Minimum opening deposit amount is decreased to \$0. · A daily balance of \$1,000 is required to avoid a minimum balance fee of \$7.50 every statement cycle. · Your interest rate is a variable tiered rate, which may change at any time. The interest rate listed in each tier will be paid on the entire balance in your account. \$0.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 or more · Interest is compounded and paid monthly. · Please refer to our rate sheet for the interest rate and APY on this account. · Excessive transaction fee no longer applies.

Changes in Terms for CONSUMER Calumet County Bank Accounts – Continued –

<ul style="list-style-type: none"> · Passbook Savings · Statement Savings 	<ul style="list-style-type: none"> · Regular Savings Account – Passbook & Statement 	<ul style="list-style-type: none"> · Minimum opening deposit amount is decreased to \$0. · A daily balance of \$100 is required to avoid a monthly minimum balance fee of \$1.50. · Minimum balance fee is waived for account holders under the age of 18. · Your interest rate is a variable rate, which may change at any time. · Interest is compounded and paid quarterly. · Please refer to our rate sheet for the interest rate and APY on this account. · The statement period is monthly or quarterly if there are no electronic transfers. · Excessive transaction fee no longer applies.
<ul style="list-style-type: none"> · Christmas Club 	<ul style="list-style-type: none"> · Christmas Club 	<ul style="list-style-type: none"> · Minimum opening deposit amount is decreased to \$0. · Your interest rate is a variable rate, which may change at any time. · Interest will not be compounded and will be credited to your account at maturity. · Please refer to our rate sheet for the interest rate and APY on this account. · The full principal and interest on this account will be disbursed, in a check, payable to you, in October of each year. · You may not make withdrawals of principal from your account until the maturity date. · Early withdrawal penalty will be equal to interest earned on the amount withdrawn.

Custodianship of your IRA and/or HSA plans will transfer from Calumet County Bank to State Bank of Chilton as of September 19, 2016.

You do not need to do anything to accept the change in the transfer of Custodian. If you do not consent to this transfer, you must contact us in writing within 30 days of this notice, and we can assist you with the actions required on your part regarding your IRA or HSA.

Calumet County Bank account name	State Bank of Chilton account name	What is changing?
<ul style="list-style-type: none"> • Premium Savings 	<ul style="list-style-type: none"> • Premium Savings 	<ul style="list-style-type: none"> - The statement period is monthly or quarterly if there are no electronic transfers.
<ul style="list-style-type: none"> • Certificate of Deposit 1 or 2 year fixed 	<ul style="list-style-type: none"> • Certificate of Deposit 	<ul style="list-style-type: none"> - No change in Terms
<ul style="list-style-type: none"> • Education Savings 	<ul style="list-style-type: none"> • 1 Year Education Savings 	<ul style="list-style-type: none"> - No transfer out fee
<ul style="list-style-type: none"> • IRA 1 or 2 year Fixed rate Roth and Traditional 	<ul style="list-style-type: none"> • IRA 182 day-5 year Fixed Rate Roth and Traditional 	<ul style="list-style-type: none"> - No transfer out fee

Changes in Terms for BUSINESS Calumet County Bank Accounts

Calumet County Bank account name	State Bank of Chilton account name	New Account Schedule of Fees & Charges
<ul style="list-style-type: none"> · Non-Personal Comm Checking · Public Funds Checking 	<ul style="list-style-type: none"> · SBC BIZ Advantage 	<ul style="list-style-type: none"> · No minimum balance required. · No transaction limitations. · Earnings allowance based on your average collected balance (minus 12% reserved requirement) & used to offset the following monthly fees: Account Maintenance \$4.50 Debits Paid: \$.15 Items Deposited: \$.07 Deposits: \$.30 · Optional Feature: Monthly Sweep Fee \$5.00
<ul style="list-style-type: none"> · Small Business Checking · Non-Profit/Org Checking 	<ul style="list-style-type: none"> · SBC Small BIZ 	<ul style="list-style-type: none"> · No minimum balance required & No minimum balance monthly fee. · No transaction limitations. · A \$.15 per item fee will be assessed for debit transactions, credit transactions and deposited checks in excess of 200 per statement cycle. · Optional Feature: Monthly Sweep Fee \$5.00
<ul style="list-style-type: none"> · Non-Personal NOW · Public Funds NOW 	<ul style="list-style-type: none"> · SBC BIZ Choice 	<ul style="list-style-type: none"> · Minimum opening deposit amount is \$1,000 · A daily balance of \$1,000 is required to avoid a minimum balance fee of \$7.50 every statement cycle. · Your interest rate is a variable tiered rate, which may change at any time. The interest rate listed in each tier will be paid on the entire balance in your account. \$0.00 to \$999.99 \$1,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 or More · Interest is compounded and paid monthly. · Please refer to our rate sheet for the interest rate and APY on this account.
<ul style="list-style-type: none"> · Non-Personal Comm MMDA · Public Funds MMDA 	<ul style="list-style-type: none"> · SBC BIZ Money Market 	<ul style="list-style-type: none"> · Minimum opening deposit amount is decreased to \$0. · A daily balance of \$1,000 is required to avoid a minimum balance fee of \$7.50 every statement cycle. · Your interest rate is a variable tiered rate, which may change at any time. The interest rate listed in each tier will be paid on the entire balance in your account. \$0.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 or more · Interest is compounded and paid monthly. · Please refer to our rate sheet for the interest rate and APY on this account. · Excessive transaction fee no longer applies. Transaction limitations: no more than six preauthorized debits per month, including checks written to third parties.
<ul style="list-style-type: none"> · Non-Personal Comm Savings · Public Funds Savings · Corporate Cash Mgmt 	<ul style="list-style-type: none"> · Business Savings 	<ul style="list-style-type: none"> · Minimum opening deposit amount is decreased to \$0. · A daily balance of \$100 is required to avoid a monthly minimum balance fee of \$1.50. · Minimum balance fee is waived for account holders under the age of 18. · Your interest rate is a variable rate, which may change at any time. · Interest is compounded and paid quarterly. · Please refer to our rate sheet for the interest rate and APY on this account. · The statement period is monthly or quarterly if there are no electronic transfers. · Excessive transaction fee no longer applies. Transaction limitations: no more than six preauthorized debits per month.

Changes to Fees

Amortization schedule	This is a new fee of \$10.00
ATM/Debit Card Pin Reissue	This is no longer assessed
ATM/Debit Card Replacement	Decreased to \$5.00
Bank Check	This is a new fee of \$2.00
Cashier Check	Decreased to \$2.00
Certified Check	This is a new fee of \$10.00
Collection Fee	Decreased to \$5.00 per item for customers
Copy of Cancelled Check	Increased to \$3.00
Deposit Bag	Is now Free
Deposit Bag – Locking	Is now Free
Deposit Return Item	Decreased to \$5.00
Fax Fee	Changed to \$3.00 per page for customer & \$4.00 per page for non-customer
Foreign Currency (purchasing & receiving)	This is a new fee of \$5.00 + shipping
Foreign Draft	This is no longer assessed
Late Deposit Fee	This is no longer assessed
Non-Customer Check Cashing	Decreased to \$5.00
Non-Customer Coin Counting	This is no longer assessed
Overdraft Fee Consumer	Decreased to \$20.00 per day
Overdraft Fee Commercial	Decreased to \$20.00 per day
Overdraft/Per Item	This is no longer assessed
Personal Reserve Account Annual Fee	This account is no longer available
Photocopies	This is a new fee of \$0.25 per page
Return Item Fee	This is a new fee of \$20.00 per item
Securities purchase	This is a new fee of \$50.00
Special handling of Checks	This is a new fee of \$0.40 per item
Statement Copy	Increased to \$3.00
Stop Payment – watch/per month	This is no longer assessed
Stop Payment Request	Decreased to \$15.00 (all items)
Overdraft Transfer Fee	This is a new fee of \$5.00 per transfer
Tax Levy or Garnishment	Decreased to \$25.00 per hour
Telephone Transfer with or without receipt	This if no longer assessed
Wire Transfers Domestic (incoming & outgoing)	Decreased to \$15.00
Wire Transfers International Outgoing	Decreased to \$35.00
Wire Transfers International Incoming	Increased to \$35.00

What we do	
How does STATE BANK OF CHILTON protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does STATE BANK OF CHILTON collect my personal information?	We collect your personal information, for example, when you - Open an account or Use your credit or debit card - Pay your bills or Apply for a loan - Tell us about your investment or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes—information about your creditworthiness + affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - STATE BANK OF CHILTON has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - affiliates from using your information to market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - STATE BANK OF CHILTON doesn't jointly market.

FACTS	WHAT DOES STATE BANK OF CHILTON DO WITH YOUR PERSONAL INFORMATION?	Rev. April 2010
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and Account balances - Credit history and Transaction history - Payment history and Overdraft history When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies choose to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons STATE BANK OF CHILTON chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does STATE BANK OF CHILTON share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free (866) 742-2828 or go to http://www.statebankofchilton.com/privacy.htm	

DEPOSIT ACCOUNT AGREEMENT

General Agreement. I, the terms "you" and "your" refer to the depositor (whether single or multiple party) and the terms "we," "us" and "our" refer to the financial institution. The account is opened in accordance with the Order of Withdrawal. You understand the following Account Agreement ("Agreement") governs your account with us. Your account is also governed by other applicable documents, such as the Truth in Savings Account Disclosure and Privacy Policy, and where applicable, the Funds Availability Policy and Electronic Fund Transfer (Agreement and) Disclosure ("Disclosures"), which are incorporated by reference. By providing a written or electronic signature on the Account Information or account opening agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

General Rules. The following rules apply to all types of accounts:

1. Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed to receive and record them. We may, at our sole discretion, refuse to accept particular instruments as deposits. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned unpaid. In addition, you are liable to us for all costs and expenses related to the collection of any item you deposit to your account. Funds deposited to your account are available in accordance with the Disclosures.

2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are held in escrow until final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondence be held liable for loss. We may, at our sole discretion, specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. We are subject to all clearinghouse rules. We may, at our sole discretion, specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of ordinary care, except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items, or any damages resulting from any non-payment.

3. Set-offs and Liens. We may set-off funds in your account and any other accounts held by you, jointly or individually, to pay any debt you may owe us; this includes any items that we have cashed for you that are returned to us unpaid. If the account is a joint account, we may set-off to satisfy the debt of any one of the owners. In addition, you grant to us a security interest in your deposit accounts to secure any debt you may owe us in any non-consumer transaction.

4. Claims. In the event of any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third party(s) any amount on deposit in your account as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

5. Expenses. You agree to be liable to us for any loss, costs or expenses that we incur in connection with any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you.

6. Dormant Accounts. You understand that if your account is dormant, you may be charged the fee specified in the Disclosures and we may stop paying interest to the extent permitted by law. You understand that your account balance may be escheated (that is, turned over to the state) in accordance with applicable law.

7. Joint, Marital, Payable on Death, Fiduciary and Custodial Accounts. You acknowledge that if your account is set up as a joint, marital, payable on death ("P.O.D."), fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

8. Joint Accounts and Marital Accounts. If this is a joint or marital account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, withdrawals, orders or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft regardless of whether he or she signed the item or benefited from the proceeds of the item. When the joint owners are husband and wife, the intent is that all property in the account, including earnings, be held as community property. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

9. Account Ownership. If the account is designated as a joint account, at the death of the individual, the ownership of the funds remaining in the account will pass to the individual's estate. If the account is noted as a P.O.D. account with single-party, upon the death of the party, ownership passes to the named beneficiary(ies) until we have received written notice of the deceased party's estate. If the account is designated as a joint account, upon the death of one of the parties to the account, ownership of the funds in the account vest in and belong to the surviving party(ies) as his or her separate property. If the account is designated as a P.O.D. account with multiple parties, upon the death of one of the parties, ownership passes to the survivor(s). Upon the death of the last surviving party, ownership passes to the payable on death beneficiary(ies) and is not part of the last surviving party's estate. If the account is designated as a marital account, the account is established in accordance with the provisions of survivorship between a husband and wife, which is payable on request to either or both of the parties. Upon the death of either of them, the survivor owns 50% of the sums on deposit. Upon the receipt of written notice of death, we may freeze the account until we have received written notice, evidence as to the disposition of the account. If the account is designated as a marital account with P.O.D. beneficiaries, the account is owned as a marital account and upon the death of either party, 50% of the sums on deposit are owned by the P.O.D. beneficiary(ies) named by the deceased party and 50% are owned by the survivor.

10. Payable on Death Account. If this account is noted as a Payable on Death ("P.O.D.") account, you may change the named beneficiary(ies) at any time by a written direction to us. To change the named beneficiary(ies), we may require the beneficiary(ies) to indemnify us for losses we incur in reliance on the beneficiary(ies) representations that you have died, that all the beneficiaries have agreed to the payment of the account, and for any tax or other imposition on the account occurring after payment.

11. Custodial Account. A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers/Gifts to Minors Act must be opened in the name of a custodian (as custodian for (name of minor) under the Uniform Transfers to Minors Act). There may be only one custodian and one minor as beneficiary for each minor account.

12. Agency (Power of Attorney). If you wish to name an agent(s) to act as your attorney-in-fact, you must connect with your account, and you may use the form of appointment found on the signature card or some other appropriate form. An agent(s) may make account transactions for parties but has no ownership or rights at death unless named as a P.O.D. beneficiary(ies). An agent(s) designated that the agent(s) will continue to have power after your disability (the agent's/s) authority survives your disability. The agent(s) may act for a disabled party until the authority of the agent(s) is terminated. If you have noted that the agent(s) will not have power after your disability, the agent's/s) authority extinguishes upon your disability. Death of the sole party or the last surviving party terminates the authority of the agent(s).

13. Fees, Service Charges and Balance Requirements. You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Disclosures.

14. Non-Sufficient Funds. If your account lacks sufficient available funds to pay a check, preauthorized transfer, or other debit activity presented for payment, we may return such item for non-sufficient funds and may charge you a fee as provided in the Disclosures, subject to our Overdraft Policy, and, if applicable, to any overdraft protection plan you have consented to in writing with us. Regardless, our handling of the item may subject you to a charge for non-sufficient funds or other debit items in the order identified in your Truth In Savings disclosure.

15. Amendments and Alterations. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of any amendments as required by applicable law. You agree that you are bound by the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

16. Notices. We reserve the right to notify you of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is effective when we have received it. We have reserved to you the opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.

17. Closing Account. We may close the account at any time, with or without cause, upon your notice and a check for any balance in your possession to which you are entitled. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account.

18. Transfers. You cannot assign or transfer any interest in your account unless we agree in writing.

19. Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state in which the account is opened, unless otherwise specified. Changes to applicable laws, rules, terms and conditions of your account. We will notify you of any changes as required by law.

20. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send receive wire transfers, we agree that Fedwire Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire Funds Service. When you create a funds transfer for direct deposit, Fedwire Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number on an identifying financial institution that is not the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the Automated Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If you do not receive final settlement, you agree that you are entitled to a refund of the amount of the entry in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

21. Requests to Stop Payment. You will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

21. Stop Payments. If you request us to stop payment on a check you have written or on a preauthorized transfer, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm the stop payment with reasonable promptness, we reserve the right to cancel the request. Requests to stop all future payments on a preauthorized transfer may require additional documentation to be supplied to us. Your stop payment request must describe the item or items to be stopped with reasonable specificity. We receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until we receive your request or until we receive the stop payment, whichever occurs first. A stop payment on a preauthorized transfer will remain in effect until we receive a withdrawal of the stop payment request or the return of the debit entry(ies), whichever occurs first. You may be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the preauthorized transfer. We do not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request. Written communication, including confirmation by electronic record, is required to constitute a request to stop payment.

22. Checks. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that the requirement is met. You are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

23. Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks received from us may be substitute checks.

24. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

25. Check Safekeeping. If you can write checks on your account and utilize check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you. When you request a copy of a check it may be subject to a fee as defined in the Disclosures.

26. Statements. If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the activity on your account. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must notify us within 30 days after we mail or otherwise make the statement available to you if you notice any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us, you will have no claim against us. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our check control policy will control. You must receive a statement from us because you have failed to claim it, or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

27. Signatures. Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money that are drawn on us, regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to your account, you authorize us to use any method to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that the non-facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining the security of your account. Your signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks and other items are processed automatically, i.e., without individual review of each check or item. Therefore, unless we agree in a separate writing that the check is presented for payment based on due to unique circumstances to conduct individual review of checks or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing checks and other items, i.e., without individual review of each check or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

28. Restrictive Legends. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required" and "must be presented within 90 days of date" and for "ODD, 00".

29. No Waiver. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall constitute or preclude our future exercise of that right, remedy, power or privilege.

CHECKING AND NOW ACCOUNTS

In addition to the General Rules, your Checking Account and Negotiable Order of Withdrawal (NOW) Account will be subject to the following rules:

1. Checking Accounts. If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in the Truth in Savings Disclosures.

2. Withdrawals. Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawals may be subject to a service charge.

3. Withdrawal Notice Requirements. If your account is a NOW account or a non-demand deposit checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

MONEY MARKET ACCOUNTS

In addition to the General Rules, your Money Market Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number specified in the Disclosures. The Disclosures will also specify the maximum number of checks that may be written on your account per month. A preauthorized transfer is a transfer of funds from this account to another account by means of a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer and convert the account to a checking or other transaction account if these restrictions are violated.

SAVINGS ACCOUNTS

In addition to the General Rules, your Savings Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Passbooks. If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

3. Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number specified in the Disclosures. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away your ability to transfer funds or convert the account to a checking or other transaction account if these restrictions are violated.

CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS

In addition to the General Rules, your Certificate of Deposit ("Certificate") may be subject to the following:

1. Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures. Interest will be compounded unless noted and will be paid to you at the frequency and in the method noted. Withdrawal of interest prior to maturity will affect the APY.

2. Withdrawal Prior to Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

3. Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

4. Early Withdrawal Penalty. Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

5. Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not renew the Certificate and you will be subject to early withdrawal. The grace period following a maturity date is described in the Disclosures.

6. Single Maturity. Single Maturity Certificates will not automatically renew at maturity. The Disclosures describe our policy concerning the account's status following the maturity date. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

TAX FAVORED ACCOUNT (TFA) ACCOUNT AGREEMENT

General Agreement. The terms "you" and "your" refer to the Account Owner and the terms "we," "us" and "our" refer to the financial institution. You understand the following Account Agreement ("Agreement") governs your account with our institution. This Agreement is also governed by other applicable documents, such as the Truth in Savings Account Disclosure and Privacy Policy and where applicable, the Funds Availability Policy and/or Electronic Fund Transfer Agreement, all of which are incorporated by reference ("Disclosures"). You understand that your account is also governed by applicable law.

Tax Favored Accounts. Your account has been opened as an investment vehicle under a Tax Favored Account ("TFA") Plan. The provisions of the TFA Plan should be read in conjunction with this Agreement. If any provision of this Agreement and the TFA Plan conflict, the TFA Plan language will control.

General Rules. General rules apply to all types of accounts. You have instructed us as to the title and type of account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

1. Deposits. Deposits may be made in person, by mail or other means, in a form and manner acceptable to us. We are not responsible for transactions mailed until we actually receive and record them. We may, at our sole discretion, refuse to accept particular instruments as deposits. Cash deposits are credited to your account in accordance with this Agreement. Other items that you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any interest earned on the account that is returned and all costs and expenses related to the collection of some or all of the amount from you.

2. Your Responsibility for Back of Check. All negotiable paper (i.e., checks) and deposit items (i.e., the front of checks) can be processed, and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account or on any check issued by you must be placed on the back of the check when looking at the check from the front and must be placed so as not to go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

3. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable for loss of items in transit.

You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are unable to process items under our rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse. If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as provided in this Agreement, our lack of good faith or failure to exercise ordinary care, will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any use of these rights.

4. Dormant Accounts. If your account becomes dormant or inactive as defined by state law, your account balance may be escheated (that is, turned over to the state) in accordance with state law. Unless under the governing law of Alaska and Kansas, we may state any interest payments to the extent permitted by state law. Unless under the governing law of Alaska, Texas and Kansas, we may charge you any applicable fee, as specified in the Disclosures, to the extent allowed by state law. In addition, ordinary fees and charges for account ownership may not apply.

5. Individual/Single Party Accounts. The named party in an individual/single party account owns the account and may withdraw all or some of the account. At the death of account owner, ownership of the funds remaining in the account will pass as instructed in the TFA documents.

6. Fees, Service Charges and Balance Requirements. You agree to pay us and are responsible for any fees, charges, or balance/deposit

requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time.

7. Non-Sufficient Funds. If your account lacks sufficient available funds to pay a check, preauthorized transfer, or other debit activity presented for payment, we may return such item for non-sufficient funds and may charge you a fee as provided in the Disclosures. We will process checks and other debit items in the order identified in your Truth In Savings disclosure.

8. Amendments and Alterations. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by law. Your continued use of the account evidences your agreement to any amendments.

9. Notices. Refer to your TFA Plan Agreement for applicable notice requirements.

10. Closing Account. We may close the account at any time, with or without cause, and the TFA monies will be handled consistent with the provisions in the TFA Plan Agreement.

11. Transfers and Assignments. Refer to your TFA Plan Agreement and TFA Disclosure Statement for applicable transfer and assignment information requirements.

12. Applicable Laws and Regulations. You understand that the Agreement is governed by the laws of the state where the account is opened, unless federal law controls. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required by law.

13. ACH and Wire Transfers. This agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you receive a wire transfer, you agree that FedWire Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over FedWire Funds Service. When you originate a funds transfer for which FedWire Funds Service is used, you are the transferor and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the identifying number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree to be bound by the rules and regulations of the National Automated Clearing House Association ("NACHA") Operating Rules, the Rules of any ACH and the Rules of any other system through which the entry is made.

Provisional Payment. Credit we give you with respect to an ACH credit entry is provisional until we receive final settlement for that entry through a Federal Reserve Bank. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to your account with the entry and the party making the payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt. Under the operating rules of NACHA, which are applicable to transactions involving accounts, you agree that we are required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Transmitted through your account. You authorize us to debit your account which have been transmitted through one or more ACHs and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where this account is opened as provided by the operating rules of NACHA, which are applicable to ACH transactions involving your account.

14. Power of Attorney. You may wish to name one or more persons to act as your attorney(s) in fact or agent(s) in connection with your account. It is our right to refuse and to honor and dis honor the authority of an attorney in fact to exercise power granted to a power of attorney. When under the governing law of Indiana, we will honor the authority of the attorney in fact within 3 business days from the time of our receiving it, but in the case of refusal, we will provide the attorney in fact with a written statement of the legal requirements within 10 business days after the refusal, noting the reasons for refusal.

15. Payment of Interest. If this is an interest bearing account, the interest is calculated and paid in accordance with the Disclosures.

16. Stop Payment. You may wish to stop payment on a check you have written or on a preauthorized transfer, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, we reserve the right to process the request. To stop all future payments on a preauthorized transfer may require additional documentation to be supplied to us. Your stop payment request must describe the item or account with reasonable certainty and we must receive the request in a timely and way that gives you a reasonable opportunity to act on it. Stop payment on a check you have written will remain in effect for 6 months or until we receive written revocation of the stop payment, whichever occurs first. A stop payment on a preauthorized transfer will remain in effect until we receive a withdrawal of the stop payment request or the return of the debit entry(ies), whichever occurs first. You may be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. You understand that we may accept the stop payment request from any individual authorized on the account and to honor and dis honor the check you authorized the transfer. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check is a true and legal copy of your check. You can use it the same way you would use an original check. You may use written check as a proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks.

18. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months after the date of the check or if you have written checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for any damages or postdate checks or postdated items for which we may have liability is limited to actual damages not to exceed the amount of the check.

19. Statements. We will provide you with a periodic TFA Plan statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. If you do not receive a statement for one or more months, you may request that we be supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address. You must exercise reasonable care in reviewing your statement and responsible for notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. If you fail to notify us of any discrepancies or other reasonable promptness, your reasonable such discrepancies will be barred or limited to the extent permitted by law. Reasonable promptness will not exist if you fail to notify us within 30 days

after we mail of otherwise make the statement available to you. When subject to New York, Montana, or South Carolina state law, reasonable promptness will not exist if you fail to notify us within 14 days after we mail or otherwise make the statement available to you. When subject to Iowa state law, reasonable promptness will not exist if you fail to notify us within 60 days after we mail or otherwise make the statement available to you. The reasonable time period may be other than that allowed by the law of our institution policy. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Disclosures will control its resolution.

20. Preauthorized Withdrawals. You authorize us to debit your account (such as your routing number and account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to use your goods or services, without physically delivering a check to it, any debit to your account that you authorize us to debit will be deemed authorized by you.

21. Verifying Funds Availability for Checks. You authorize us to release funds available information about your account to individuals or merchants who represent to us that they have received a check from you.

22. No Waiver. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

23. Death or Incapacity. Neither your death nor a legal adjudication of incompetence, revokes our authority to accept or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it.

24. Authorized Signature. Your signature on the Account Information form is your authorized signature. For withdrawal and for other purposes relating to your account, you are authorized to use your signature to recognize your signature, but we will not be liable to you for refusing to honor signed instructions if we believe in good faith that the signature is not yours.

25. Claims. In response to any levy, or other order of court or other legal process as allowed by state law ("Claims"), we have the right to place a hold on your account for the amount of the levy or other order of designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). In addition, we may charge against your account any fees or charges in connection with the Claim(s) or as otherwise set forth in the Disclosures.

26. Expenses. You agree to be liable to us for any loss, cost or expense that we incur as a result of an dispute involving your account, including reasonable attorney's fees to us, and you authorize us to deduct such loss, cost or expense from your account without prior notice to you.

27. Your Waiver. In signing the signature card/Account Information form, you waive any notice of nonpayment, dishonor or protest regarding any items credited to your deposit account. For example, if a check is returned to you dishonored and returned to us, we are not required to notify you of the dishonor.

28. Check Safeguarding. If you can write checks on your account and utilize a check safeguarding service, we refer to our current fee schedule for your checks, you understand that the cancelled checks will be retained by us and destroyed after a reasonable time period or as required by law. You may request a copy of a cancelled check. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the amount of any claim sustained against the check under applicable state law, if you elect not to receive cancelled checks on a regular basis, we shall, upon your request, return any check or check facsimile that you require for tax or other purposes. If you request a copy of a cancelled check, we shall provide a minimum of two checks or check facsimiles per month at no cost to you. When subject to Massachusetts state law, the check or check facsimile must be provided to you within 10 business days of your request, we shall provide a minimum of two checks or check facsimiles per month at no cost to you. When subject to Massachusetts state law, the check or check facsimile must be provided to you within 10 business days of your request, we shall provide a minimum of two checks or check facsimiles per month at no cost to you.

29. Facsimile Signatures. You authorize us, at any time, to charge you for all checks, drafts, or other orders for payment of money, that are not made or issued by you or by a person acting on your behalf (including signatures) that have been affixed so long as they resemble the facsimile signature specimen in our files and contain the required number of signatures for that purpose.

30. Restrictive Legend. You are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of a restrictive legend are: "This check is payable to the order of the depositor for more than \$1,000.00".

31. Distribution Warning. TFA accounts are subject to specific rules regarding how and when distributions may be made to you. You are responsible for understanding the rules associated with taking distributions from this account. Most distributions are reportable to the IRS, and any distributions from this account may be subject to federal income tax. You are responsible for your actions regarding those account features. Account owners should exercise caution when taking distributions from TFA accounts and consult a competent tax advisor.

32. New Jersey Consumer Checking Account. If an HSA and your account are both subject to New Jersey Consumer Checking Account, the specific requirements applicable to your account are provided in the Disclosures. We may refuse to open a New Jersey Consumer Checking Account for you if your account is subject to any of the following: (i) fraudulent activity or overdrafts, or to protect our [customers/ members] or employees from physical harm, using the same standards as are used for regular checking accounts; (ii) you have a regular [checking/share draft/checking] account or another New Jersey Consumer Checking account with us or with another institution; (iii) you make an internal material misrepresentation to us in connection with the account; or (iv) any other reason consistent with the provisions under N.J.S.A. 7:16N-1, et seq. and any accompanying regulations.

MONEY MARKET ACCOUNTS

In addition to the General Rules, your Money Market Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more authorized transfers than the maximum number specified in your Disclosures. Federal regulations require compliance with these restrictions. We may be required to close your account or take away any ability to transfer if these restrictions are violated.

SAVINGS ACCOUNT

In addition to the General Rules, your Savings Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Passbooks. If your account is a passbook account and you wish to make withdrawals from your passbook, you may refuse to allow the withdrawal until we have satisfactory evidence of your passbook account. If your passbook is lost or stolen, you will immediately notify us in writing.

Access Limitations. You understand that we will not allow more authorized transfers than the maximum number specified in the Disclosures. Federal regulations require compliance with these restrictions. We may be required to close your account or take away any ability to transfer funds if these restrictions are violated.

CERTIFICATES OF DEPOSIT

In addition to the General Rules, your Certificate of Deposit/Term Deposit ("Certificate") account will be subject to the following rules:

1. Term. The term of your account is specified on your Certificate and in the Disclosures. You may not withdraw funds from the account, including the specific interest rate and Annual Percentage Yield (APY) applicable to your Certificate.

2. Payment of Maturity. Your deposit is payable on the Maturity Date noted on the Certificate and in the Disclosures.

3. Interest. The Certificate bears interest at the rate and basis as set forth on the Certificate and in the Disclosures. Interest will not be compounded unless otherwise indicated on the Certificate. Interest will be paid on payment frequencies set forth, and in the manner indicated, on the Certificate and in your Disclosures.

Withdrawal of interest prior to maturity will affect the Annual Percentage Yield. For any renewal of a Certificate, interest will be paid at the rate in effect at the financial institution for a similar certificate account and any such renewal will be for a term period equal or similar to the original term, and subject to these terms and conditions. Except for any grace period discussed in paragraph 7 or any post-maturity interest discussed in paragraph 8 below, no interest will be paid on a deposit after the Maturity Date.

4. **Transferability.** No right in, or title to, the Certificate is transferred by the books of this financial institution.

5. **Withdrawal Prior to Maturity.** You have contracted to keep the funds evidenced by the Certificate on deposit from the issue date until the Maturity Date. The Certificate is subject to applicable laws and the terms and conditions of the Certificate. Acceptance of a request by you for withdrawal of some or all of the funds on or before the Maturity Date is at our discretion.

6. **Early Withdrawal.** If we allow a withdrawal, either partial or in whole, prior to the Maturity Date, each time we allow such a withdrawal, you may be assessed an early withdrawal penalty set forth on the Certificate and in the Disclosures. If the withdrawal is subject to an early withdrawal penalty, in no event shall such penalty be less than seven (7) days simple interest on the Certificate amount and may invade principal.

We reserve the right to establish a policy and may waive the early withdrawal penalty under conditions provided by applicable law, regulation, or other federal agency issuance(s).

7. **Automatic Renewal.** Automatic Renewal Certificates renew automatically on the maturity date. If the deposit is withdrawn during the grace period as set forth on the Certificate and in our Disclosures, we will not charge an early withdrawal penalty. If interest is paid on the deposit until withdrawal during the grace period, it shall be that grace period interest as provided on the Certificate and in our Disclosures.

8. **Single Maturity.** Single Maturity Certificates are not automatically renewable and mature on the Maturity Date set forth on the Certificate. No interest will be paid after the maturity date unless set forth on the Certificate under Post-Maturity Interest.

9. **Withdrawals and Additional Deposits during Term.** No withdrawal or additional deposit will be allowed after maturity unless set forth on the Certificate under Post-Maturity Interest.

10. **Lost or Stolen Certificates.** We can refuse to allow withdrawals, which you request without your Certificate, until we have satisfactory evidence of your Certificate. If your Certificate is lost or stolen, you agree to immediately notify us in writing or in another form and manner acceptable to us.

11. **Callable Time Deposit.** If your Certificate has a "call" feature, we may redeem the deposit prior to the stated maturity date in accordance to the terms and conditions provided by your Certificate and Disclosures.

12. **Bump-up Time Deposit.** If your Certificate has a "bump-up" feature, you may increase the rate of your Certificate prior to the stated Maturity Date according to the terms and conditions provided by your Certificate and Disclosures.

13. **Step Rate Time Deposit.** If your Certificate has a "step rate" feature, there are two or more interest rates that will take effect for the period specified, according to the terms and conditions provided by your Certificate and Disclosures.

CHECKING AND NOW ACCOUNTS
In addition to the General Rules, your Checking Account and Negotiable Order of Withdrawal (NOW) Account will be subject to the following rules:

1. **Withdrawals.** Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawal may be subject to a service charge.

2. **Withdrawal Notice Requirements.** If your account is a NOW or interest bearing checking account, we have the right to require a Certificate (7) day prior written notice from you of your intent to withdraw any funds from your account.

BUSINESS

DEPOSIT ACCOUNT AGREEMENT

General Agreement. The terms "you" and "your" refer to the depositor and the terms "we," "us" and "our" refer to the financial institution. The acronym "NOW" means Negotiable Order of Withdrawal, if you are an entity eligible to open such an account. You understand that the following Account Agreement ("Agreement") governs your account with us, along with any other documents applicable to your account, such as our Funds Availability Policy or Privacy Policy ("Disclosures"), which are incorporated herein by reference.

General Rules. The following rules apply to your account:

1. **Deposits.** Deposits may be made in person, by mail, or in another form as agreed by us in our Disclosures. We are not responsible for transactions initiated by mail until we actually receive and record them. We may refuse to accept particular checks or similar instruments as a deposit to your account at our discretion. The terms of our Disclosures will control the determination of the banking day deposits are deemed received by us and when they will be available for withdrawal. If any check or similar instrument you deposit to your account is returned unpaid, we have the right to debit your account for the amount of such item and adjust any related interest earned. You will, in any event, be liable to us for the amount of any check or similar instrument you deposit to your account that is returned unpaid, plus our costs and expenses associated with collection of all or any part of such amount from you, including reasonable attorney fees. Deposits may be subject to a service charge.

2. **Collection of Deposited Items.** In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items received by us shall be final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit or creation of any credit or debit except for our own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In any event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal or return of deposited items or for any damages resulting from any of those actions.

This provision also applies to any remotely created check that you may deposit into your account. A remotely created check, as defined in Regulation CC, is any check that is not created by the issuing bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse to deposit any such remotely created check if we have any reason to believe that the item is fraudulent in any manner, and to obtain from you the payor's express, verifiable authorization item.

3. **Unlawful Internet Gambling.** Restricted transactions are prohibited

from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, fund transfer, payment, or procurement, or processing with the participation of another person in unlawful internet gambling.

4. **Set-offs and Liens.** We may set-off funds in your account and any other accounts held by you to pay any debt you may owe us. In addition, you may incur a security interest in your account and we agree to secure any debt you may owe us in any non-consumer transaction.

5. **Claims.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, receipt, or other order of court or other legal proceeding, we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). In addition, you may incur a security interest in your account and we agree by law in connection with the Claim(s) or as otherwise set forth in the fee schedule.

6. **Expenses.** You agree to be liable to us for any loss, cost or expense that we incur as a result of any dispute, attachment, judgment, levy or subpoena of records involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, cost or expense from your account without prior notice to you.

7. **Dormant Accounts.** You understand that if your account is dormant, you may be charged the fee specified in the Fee Schedule and we may stop paying interest to the extent permitted by law. Your account is dormant if you have not made any deposit to the account in accordance with state law. If your account balance is escheated, you agree that we are relieved of all responsibility for the balance escheated.

8. **Escrow, Trust, Fiduciary and Custodial Accounts.** When your account is set up as an escrow, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to have the account managed by a trustee under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

9. **Additional Documents to Open Account.** You agree to supply us with a separate authorization informing us of the authorized signer(s), if requested to do so and to provide any other related document requested by us.

10. **Signatures.** Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may be made, and to have the same affixed so long as you have a specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed checks or instruments or for making a check or instrument void if the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You acknowledge that no facsimile signature that you authorize us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for the security of any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks and other items are processed automatically, i.e., without individual review of each check or item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unusual circumstances to conduct an individual review of checks or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing checks and other items, i.e., without individual review of each check or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

11. **Restrictive Endorsements.** We do not require an honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required" must be presented within 30 days of the date of the check or "void after 10/1/00".

12. **Fees, Service Charges and Balance Requirements.** You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Fee Schedule or Disclosures. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this financial institution.

13. **Amendments and Alterations.** Notice will be given to you if we change the terms of this Agreement at any time by mailing notice to your address shown on our records, by posting a notice of any such changes at our main office, or by whatever notice requirements that may be required by law.

14. **Notice.** You are responsible for notifying us of any address change or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and we have a reasonable opportunity to act on it. Notices sent by us to you is effective when mailed to the last address supplied.

15. **Closing Account.** We may close your account at any time, with or without cause, by sending you notice and a check for the balance in your possession or control. You may be entitled to a refund of any amount we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account.

16. **Transfers and Assignments.** You cannot assign or transfer any interest in your account unless we agree in writing.

17. **Effective Applicable Laws and Regulations.** You understand that this Agreement is governed by the laws of the state where this account is opened except to the extent that federal law is controlling and includes, but is not limited to, Article 4A of the Uniform Commercial Code. Changes in these laws and regulations may modify the terms and conditions of your account. We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement conflict with any applicable law or regulation that is invalid or unenforceable, those terms will be ineffective to the extent of the conflict and the applicable law will govern. The remaining provisions will remain unaffected.

18. **Checks.** All business paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front. An endorsement must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

19. Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a true and accurate copy of the original check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks.

20. Non-Sufficient Funds. If your account lacks sufficient available funds to pay a check, preauthorized transfer, or other debit activity presented for payment, we may return such item for non-sufficient funds and may charge you a fee as provided in the Fee Schedule subject to our overdraft policy, and, if applicable, to our overdraft protection plan you have consented to in writing with us. Regardless, our handling of the item may subject your account to a fee. Unless we advise you otherwise, we will process checks and other debit items in an order determined in our sole discretion.

21. Stop Payments. If you request us to stop payment on a check you have written, or on a preauthorized transfer, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, we reserve the right to cancel the request. Your stop payment request must describe the item or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on the request. Stop payments are effective for 6 months. Stop payments on ACH items will remain in effect until the earliest of either your withdrawal of the stop payment order; the return of the debit entry; or, six months from the date of the stop payment order, unless you advise us in writing that you do not wish to be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. You understand that we may accept the stop payment request from any of the authorized signers of the account, regardless of who signed the check or authorized the transfer. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on a lost or stolen check, whether a single check or a series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

22. Statements. We will provide you with a periodic statement showing the account activity. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us, you will have no claim against us. If you do not receive a statement from us because you have failed to claim it, or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

23. ACH and Wire Transfers. This Agreement is subject to Article 6A of the Uniform Commercial Code "Funds Transfers as adopted by the state in which the account is opened." If you send or receive a wire transfer, you agree that Fedwire Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire Funds Service. When you originate a funds transfer through Fedwire Funds Service, you must identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH"), you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final payment for that entry. If that entry is not received, settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will call to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

24. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it to you. We are not liable to you for paying a stale or postdated check, and you agree to reimburse us for any loss we might suffer as long as we acted in good faith or exercised ordinary care. Any damages that you incur, and which we may be liable for, are

limited to actual damages not to exceed the amount of the check.

25. Check Safeguarding. If you can write checks on your account and utilize a check safeguarding or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. If you request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

26. Sole Proprietorship- Payable on Death Designations. If this account is opened by a Sole Proprietorship, you, as the Sole Proprietor (tax reporting owner), may elect to designate Payable on Death beneficiaries to receive the account funds after your death. Upon your death, ownership passes to the beneficiaries, in equal shares, and will not be a part of your estate. You may change the named beneficiaries at any time by a written direction to us.

27. No Waiver. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

CHECKING OR NOW ACCOUNTS

In addition to the General Rules, your Checking or NOW Account will be subject to the following rules:

1. Checking Accounts. If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in accordance with the product terms and conditions.

2. Withdrawals. Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

3. Withdrawal Notice Requirements. If your account is a NOW account or a non-demand deposit checking account held by an entity eligible to hold a NOW account, you have the right to request a withdrawal (7 days prior written notice from you of your intent to withdraw any funds from your account.

MONEY MARKET ACCOUNTS

In addition to the General Rules, your Money Market Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more transactions (check, draft, debit card or similar order) or preauthorized transfers than the maximum number permitted by Reg. D per designated period. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer and write checks from the account to a checking or other transaction account, if these restrictions are violated.

SAVINGS ACCOUNTS

In addition to the General Rules, your Savings Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number permitted by Reg. D per designated period. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer funds, or convert the account to a checking or other transaction account, if these restrictions are violated.

CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS

In addition to the General Rules, your Certificate of Deposit ("Certificate") may be subject to the following:

1. Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), the deposit percentage (if any), the term, period, renewability, and date of maturity are specified on the Certificate and as indicated at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. Withdrawal of interest prior to maturity will affect the APY.

2. Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date.

3. Additional Deposits During The Term. No additional deposits will be added to this account during its term unless indicated at the time of account opening.

4. Early Withdrawal Penalty. We may assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date as indicated at account opening.

5. Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at the time of the similar account opening. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal.

6. Single Maturity. Single Maturity Certificates will not automatically renew at maturity. You must contact us to ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

For purposes of this disclosure and agreement the terms "we," "us" and "our" refer to STATE BANK OF CHILTON. The terms "you" and "your" refer to the recipient of this disclosure and agreement. The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM card or VISA Check card at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS: The following provisions govern the use of electronic fund transfer (EFT) services through accounts held by STATE BANK OF CHILTON which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED THROUGH USE OF ATM CARD OR VISA CHECK CARD If you have received an electronic fund transfer card ("ATM card" or "VISA Check card") from us you may use it for the type(s) of services noted below, and the following provisions are applicable:

USING YOUR CARD FOR PERSONAL IDENTIFICATION NUMBER ("PIN") In order to assist us in maintaining the security of your account and the terminals, the ATM card or VISA Check card remains our property and may be revoked or canceled at any time without giving you prior notice. If you use your ATM card or VISA Check card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request. Your ATM card may only be used with your PIN. Certain transactions involving your VISA Check card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify STATE BANK OF CHILTON immediately if your ATM card or VISA Check card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM card or VISA Check card or to write your PIN on your ATM card or VISA Check card or on any other item kept with your ATM card or VISA Check card. We have the right to refuse a transaction on your account when your ATM card or VISA Check

card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account. The security of your account depends upon your maintaining possession of your ATM card or VISA Check card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. In order to change your PIN we will issue you a new ATM card or VISA Check card.

ATM TERMINALS SERVICES - ATM CARD SERVICES The services available through use of your ATM card are described below. You may withdraw cash from your checking account(s), savings account(s), and NOW account(s). You may make deposits into your checking account(s), savings account(s), and NOW account(s).

- You may transfer funds between your checking and savings accounts, and savings and NOW accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and NOW account(s).
- You may use your ATM card to obtain cash advances from your Check Credit at an ATM.

VISA CHECK CARD SERVICES: The services available through use of your VISA Check card are described below.

- You may withdraw cash from your checking account(s), savings account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, and savings and NOW accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and NOW account(s).
- You may use your VISA Check card to obtain cash advances from your Check Credit at an ATM.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. Besides being able to use your ATM card or VISA Check card at our ATM terminals/terminals, you may access your accounts through the following network(s): PULSE NETWORK ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS You may use your VISA Check card to purchase goods and services from merchants that have arranged to accept your VISA Check card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your VISA Check card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. The designated account for VISA Check card transactions is your Checking account or NOW account. In addition, your VISA Check card may be used at any merchant that accepts Visa® debit cards for the purchase of goods and services. Your card may also be used to obtain cash from your designated account at participating financial institutions. Each time you use your VISA Check card, the amount of the transaction will be debited from your designated account. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for the VISA Check card transactions. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay the overdraft.

PIN-LESS DEBIT TRANSACTIONS - Visa®. When you use your card with a Visa® logo on the PULSE network(s) the transaction may be processed as a debit transaction without requiring PIN authentication ("PIN-less"). Transactions that are completed as PIN-less debit transactions will not be processed by Visa® and may post to your account as an ATM or Debit transaction rather than a Visa® purchase. Transactions processed in this manner may not qualify for Visa® rewards or points as they are not processed on the Visa® network. Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

CURRENCY CONVERSION - Visa®. When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

IMPORTANT ADDITIONAL FEE NOTICE: Visa charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1.000% of the dollar amount of the transaction for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder.

PREAUTHORIZED TRANSFER SERVICES You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s). You may arrange for the preauthorized automatic payment of bills from your checking account(s), savings account(s), money market account(s), and NOW account(s).

SERVICES PROVIDED THROUGH USE OF BRANCH STATE BANK OF CHILTON offers its customers use of our Branch service.

- You may transfer between your checking, savings, money market or NOW account.**
- You may make loan payments from your checking, savings, money market or NOW account.**
- You may advance from your Line of Credit account to your checking, savings, money market or NOW account.
- You may view the history of your transactions.
- You may view the images of checks paid.
- You may access Bill Pay.

** Within the account type transaction limitations.

ELECTRONIC CHECK CONVERSION

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS TRANSACTION LIMITATIONS - ATM CARD, CASH WITHDRAWAL LIMITATIONS - You may withdraw up to \$200.00 through use of ATMs in any one day. You may make up to 3 cash withdrawals per day through use of ATMs in any one day.

TRANSACTION LIMITATIONS - VISA CHECK CARD, CASH WITHDRAWAL LIMITATIONS - You may withdraw up to \$500.00 through use of ATMs in any one day. You may make up to 15 withdrawals of cash through use of ATMs in any one day.

POINT OF SALE LIMITATIONS - You may buy up to \$1,500.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 15 transactions in any one day. **TOTAL DAILY LIMITS** - In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to 2,000.00 in any one day.

OTHER LIMITATIONS The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise. Listed below are access devices that may be used to access a line of credit account, and the line of credit accounts that may be accessed. The amount of any cash advance available through use of your access device is subject to your separate agreement with STATE BANK OF CHILTON, if any. Please refer to your Line of Credit Agreement for disclosures related to such limitations. ATM card; Check Credit

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS

Federal regulation limits the number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transactions from each money market and/or savings type account(s) you have each month for purposes of making a payment to a third party or by use of a telephone or computer.

NOTICE OF RIGHTS AND RESPONSIBILITIES The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS, TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM card or VISA Check card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company-- you can call us at (920)849-9371 to find out whether or not the deposit has been made.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS, RIGHTS AND PROCEDURES TO STOP PAYMENTS.

If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment, call us at: (920)849-9371 or write to: State Bank of Chilton, 26 East Main St., P.O. Box 149, Chilton, WI 53014-0149 - We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to stop your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR UNAUTHORIZED PREAUTHORIZED TRANSFER PAYMENTS

If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT

If you believe your ATM card or VISA Check card or PIN or internet banking access code has been lost or stolen, call us at: (866)742-2823 (8 a.m. to 5 p.m. Mon. - Fri)

or write to: State Bank of Chilton - 26 East Main St., P.O. Box 149 - Chilton, WI 53014-0149

For 24-hour Cardholder Service, see call (800) 554-8969; You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY Tell us at once if you believe your ATM card or VISA Check card or PIN or internet banking access code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. For ATM card or VISA Check card you will be liable for the lesser of \$50.00 or the amount of any money, property or services obtained by the Card's unauthorized use prior to the time we are notified of, or otherwise become aware of, circumstances which lead to the belief that unauthorized access to your account may be obtained. Notice is sufficient when you take such steps as may reasonably be required in the ordinary course of your business to provide us with the pertinent information.

CONSUMER LIABILITY FOR BRANCH AND PREAUTHORIZED TRANSFERS. If your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the periodic statement or receipt was transmitted to you, you may not receive back any of the money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING VISA CHECK CARD

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® Network. If you notify us about an unauthorized transaction involving your VISA Check card, and the unauthorized transaction took place on the Visa® Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your VISA Check card. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa® Network, including ATM transactions. Your liability for unauthorized transactions with your VISA Check card that involve PIN-based or PIN-less debit transactions not processed by the Visa® Network, including ATM transactions, are described under "Consumer Liability" above.

ILLEGAL USE OF VISA CHECK CARD You agree not to use your VISA Check card for any illegal transactions, including internet gambling and similar activities.

TRUTH IN LENDING DISCLOSURE You may be liable for the unauthorized use of your ATM card or VISA Check card to access a line of credit. Please refer to your Line of Credit Agreement for disclosures related to your liability for unauthorized use.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS

In case of errors or questions about your electronic fund transfers,

call us at: (920) 849-9371 - or write to: State Bank of Chilton - 26 East Main St. - P.O. Box 149 - Chilton, WI 53014-0149 or email us at: www.chiltonoffice@statebankofchilton.com or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact STATE BANK OF CHILTON no later than 60 days after it sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (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 forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Check Card use within five (5) business days of notification of the loss. We will tell you the results within three (3) 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
 - If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
 - If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
 - If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
 - If we have terminated our Agreement with you.
 - When your ATM card or VISA Check card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
 - If we receive inaccurate or incomplete information needed to complete a transaction.
 - In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
 - If the funds in the account are subject to legal action preventing a transfer to or from your account.
 - If the electronic terminal does not have enough cash to complete the transaction.
- There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS PER TRANSACTION CHARGE. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale transfer you make. This is set in our Funds Availability Policy. In summary, our policy is to make your funds available on the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy. For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to STATE BANK OF CHILTON. Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

PERIODIC CHARGE. We may charge you a fixed monthly or annual charge for the additional services available to you through your ATM card or VISA Check card or otherwise. See the applicable schedule of fees to determine the amount of the charges.

SCHEDULE OF FEES. The schedule of fees referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from STATE BANK OF CHILTON upon request. You may also be charged for each ATM card or VISA Check card cash advance on your Check Credit and/or Check Credit pursuant to the terms of your agreement.

DISCLOSURE OF ACCOUNT INFORMATION You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release STATE BANK OF CHILTON and hold it harmless from any liability arising out of the transmission of these messages. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. With your consent.

DEFINITION OF BUSINESS DAY Business days are Monday through Friday excluding the following holidays: New Year's Day; Memorial Day; Independence Day; Labor Day; Thanksgiving Day; Christmas Day

AMENDING OR TERMINATING THE AGREEMENT We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect. If it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

ADDITIONAL PROVISIONS Your account is also governed by the terms and conditions of other applicable agreements between you and STATE BANK OF CHILTON. You agree not to reveal your PIN to any person not authorized by you to access your account. An Overdraft transfer fee of \$5.00 will be charged for an automatic transfer from your designated account to your checking account when it is overdraft.

FUNDS AVAILABILITY POLICY DISCLOSURE PURPOSE OF THIS DISCLOSURE The information here describes our policy of holding deposited items in a transaction account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary, our policy is to make your funds available on the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy. For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to STATE BANK OF CHILTON. Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions. If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

HOLDS ON OTHER FUNDS FOR CHECK CASHING If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it and we decided to delay availability on the deposit.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited and we decided to delay availability on the deposit.

LONGER DELAYS MAY APPLY In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$200,000 of your deposits, however, may be available on the first Business Day after the day of deposit. If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Funds you deposit by check may be delayed for a longer period under the following circumstances: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than \$5,000 on any one day; (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment. We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS If you are a new customer, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier, certified, teller, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of deposit. If the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second Business Day after the day of deposit. Funds from all other check deposits will be available on the ninth Business Day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 11:30 pm Central on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 11:30 pm Central on a day that we are not open, we will consider the deposit made on the next Business Day we are open. Funds from any deposits (cash or checks) made at ATMs that we do not own or operate will not be available until the fifth Business Day after the day of your deposit. This rule does not apply to ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.