



IMPORTANT INFORMATION TO READ BEFORE YOU BEGIN!

This information explains your obligations under this Online Banking Service Agreement and provides guidelines for electronic access to your designated accounts. You should carefully read the following before accessing your accounts.

Authorization to Access Accounts

Online Banking is a service provided solely to Community State Bank customers. Online Banking does not permit you to make electronic transfers to third persons or authorize any other person to make deposits to or withdrawals from your accounts. Access is limited to you as an account holder and you are responsible for protecting your log in credentials (i.e. User Code, Password, and Security Settings). Community State Bank requires that you change your password (PIN) upon first use and every 90 days thereafter in order to protect the security and privacy of your financial information. We strongly suggest you change your Password on a regular basis to prevent any unauthorized access to your accounts.

Acceptance of Terms and Account Disclosures

You understand by using Online Banking services, you are agreeing to the terms and conditions of this Agreement and any disclosures listed. The terms and conditions of this Agreement are in addition to any deposit agreements, deposit account rules and regulations, schedule of services and disclosures for each of your accounts, as well as other agreements with us, including any loan agreements between you and us. All of the Bank's regular rules, restrictions, fees and charges will apply to all transactions you initiate while connected to your accounts.

Hardware and Software Requirements

To use Online Banking Services, you will need Internet access and a current Internet browser such as Google Chrome, Mozilla Firefox, Apple Safari, or Microsoft Internet Explorer.

Be sure to keep current with third-party software updates (i.e., browser and operating system's service packs or fix packs). You are responsible for selecting all systems, hardware, security products, and Internet service provider. You agree that we are not responsible for any errors or failures from any malfunction outside of our control, including, but not limited to, power interruption, delay resulting from high volumes of Internet traffic, breach of security or message or transfer interception in transit, or any virus or other computer problem related to the use of Online Banking Services.

Compliance with Applicable Laws, Rules and Regulations

You agree not to use Online Banking Services in violation of any applicable laws, rules or regulations. You agree to indemnify, defend and hold us harmless from any action or inaction by you in violation of any provision of this paragraph. We may act (or refuse to act) at any time and from time to time in a manner deemed by us in good faith to be appropriate or required under any law, rule or regulation applicable to us, and you agree that we will not be liable for any harm suffered by you as a result of such action or inaction.

Limitation of Liability

Community State Bank is not responsible for any mistake or loss resulting from the disclosure of your User Code and Password. Any transaction performed through Online Banking by any person authorized to have access to your accounts is legally binding upon you to the same extent that such transaction could have been performed by you in person, by mail, telephone, or other communication to the bank. In addition, Community State Bank is not responsible for transactions which occur between your accounts under the following examples:

- If, through no fault of our own, you do not have sufficient funds to complete the transfer.
- If your funds are subject to legal process or other restriction at any time prior to the transaction.
- If circumstances beyond our control prevent the accurate completion of your transaction.

Incorrect Transactions

TELL US AT ONCE if, for any reason, a banking transaction is not completed as expected. In the event you believe that there has been a mistake or if you have any questions concerning a transaction, contact us immediately at:

**Community State Bank,
1500 Main Street, Union Grove, WI 53182
Telephone: (262) 878-3763**

We will provide you with complete information concerning your rights and responsibilities for electronic transactions. If you believe there has been an unauthorized transfer from your accounts, you should follow the instructions you received at the time you opened your account. The Electronic Funds Transfer Disclosure is also listed below.

ELECTRONIC STATEMENTS (eStatements) DISCLOSURE

This disclosure contains important information about Community State Bank's on-line electronic statements (eStatements). You should read this disclosure carefully and keep a copy for your records.

The words "we", "us" and "our" mean Community State Bank, and the words "you" and "your" mean you, as the owner or authorized signer on the Account(s) eligible for eStatements.

eStatements are offered for eligible deposit and loan accounts, allowing you to replace your mailed (paper) statement with an electronic version (PDF) that you can view, save to your computer, or print at your convenience. eStatements look identical to the statements you receive in the mail.

Accessing Your eStatements

You must be enrolled in Online Banking to sign up for and view eStatements. You will need to ensure your computer software meets the requirements provided on the Website in order to view, print, and/or save your account statement. You will receive a notice by email when your eStatement is available to retrieve.

Authorization

By consenting to receive your account statements electronically, you are agreeing that Community State Bank may provide certain disclosures, periodic statements, and notices in electronic form, in lieu of paper form, as required by applicable Federal and State statutes and regulations.

Disclosures or notices may be attached in an email, contained in the text of an email, within an eStatement, or posted through Online Banking. By enrolling, you are also agreeing to check safekeeping. Check images will be available for viewing or printing through Online Banking.

E-mail Address Maintenance

It is your responsibility to notify us if you change your e-mail address. You may update your e-mail address by clicking on the "Preferences" tab in Online Banking and clicking on e-mail "Edit" tab to make any necessary changes.

Review of eStatements

It is your responsibility to review your eStatement and notify us of any error, unauthorized transaction, or if you need more information about a transaction on your statement. We must hear from you no later than 60 days after we deliver to you the first

statement on which the error or concern appeared. If no reply is received within 60 days of delivery of your statement, the account(s) will be considered correct. Any applicable time periods shall begin on the eStatement notification date, not the date you access and/or review your eStatement.

Cancellation

You may withdraw your consent at anytime by notifying us through Online Banking, in person, via telephone at 262-878-3763 or mail at Community State Bank, 1500 Main Street, Union Grove WI 53182. Your withdrawal will become effective after your request is processed. We may treat an invalid e-mail address as a withdrawal of your consent to receive eStatements and disclosures electronically. If you change your statement(s) and disclosures from electronic to paper, you will lose access to any statements previously delivered electronically. You may want to save your eStatements before making this change.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

Coverage

This Agreement applies to transactions conducted with an automated teller card ("Card") issued to you at your request, which permits you to access through certain terminals ("terminals") certain of your accounts established with us. This Agreement also applies to preauthorized electronic fund transfers to and from certain of your deposit accounts established with us. This Agreement applies to all persons that are party to the accounts. Every person who can use the accounts is responsible for the use of the Card. In this Agreement, the terms "you" and "your" refer to each party to the account, and the terms "us," "we", and "our" refer to the Bank. Transactions and accounts governed by this Agreement are also subject to applicable federal and Wisconsin laws and regulations and any other rules or agreements governing or referring to the transactions or accounts, including but not limited to account agreements, debit card rules, funds availability rules, depository agreements and the Operating Rules of the National Automated Clearing House Association. Except as may be specifically indicated in this Agreement, in cases of inconsistency or conflict between the other rules or agreements and this Agreement, this Agreement shall control.

Authorized Use of Card and PIN

We will issue a personal identification number ("PIN") to you for use in connection with the Card. You agree not to disclose the PIN to anyone other than authorized users of the Card. If anyone uses your Card or PIN with your permission, you will be responsible for any charges made to the account. You agree to safely keep the Card and PIN, not to record the PIN on the Card or otherwise disclose or make it available to anyone other than an authorized user, and to use the Card and PIN only at terminals that accept the Card and as instructed.

Liability Disclosure

Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe there have been unauthorized transfers to or from your account. Calling immediately is the best way of keeping your possible losses down. You can lose no more than \$50 if someone used your Card and PIN without your permission provided you notify the bank within 60 days of the date we mail a periodic statement of your account. If any other unauthorized transfer was made from your account, and you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time. You can lose no more than \$50 for unauthorized transfers occurring within 60 days after the periodic statement was mailed to you. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

Address and Telephone Number

If you believe you're Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 262-878-3763 or write Community State Bank, Attn: Deposit Operations at 1500 Main Street, Union Grove, WI 53182.

Business Day Disclosure

Our business days are Monday through Friday. The following holidays are not included as business days: Federal Holidays. Transfers initiated on a business day will be processed on the same business day until the cut-off hour of 4:59 PM. Transfers initiated after 4:59 PM on business days or on non-business days will be processed the next business day.

Goods and Services Purchased

If a merchant accepts the Card in payment of goods or services, and you receive credit for goods returned or adjustments, the merchant will send us a credit slip. We will apply the credit slip as a credit to your account. We will not make cash refunds to you on purchases made with the Card. Unless your use of the Card results in a loan from us to you, you must raise any claim or defense with respect to goods or services purchased with your Card directly with the merchant who honored the Card.

Chargebacks

As to any transaction which (a) involves a sale of goods or services which is paid for directly through a terminal; (b) involves a transfer of \$50 or more from a deposit account; and (c) does not involve a check or draft, we shall, upon receipt within ten business days of the transaction of written or oral notice from you, reverse the transaction and recredit your account.

Terminal Malfunctions

Terminals and these services are available for your convenience and we are not liable for the unavailability or failure to operate of all or any part of a terminal. You release us from liability for personal injury or property damage incurred by you in connection with use of the Card or any terminal and consequential damages incurred in connection with the use of a Card or terminal.

Termination

We may terminate your privilege of using the Card and may withhold approval of any transaction at any time. The privilege of using the Card by any of you may be terminated by anyone person who can use the accounts accessible with the Card. The Card is our property and shall be surrendered by you to us upon request and regardless of who terminates the Card privileges. Termination shall not affect the rights and obligations of the parties for transactions made with the Card before the privileges are terminated.

Account Access

You may use your Card and PIN to accomplish the following transactions (some of these services may not be available at all terminals.)

Overdrafts/Credit Account

Each withdrawal or transfer from an account is an order to us to pay from that account at that time, which we may charge against the account even though the charge creates an overdraft. The time required to charge or credit your account after you use your Card will depend on the location of the terminal and the type of transaction. If you overdraw your account you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

Transaction Limitations

Federal law limits the number of preauthorized and automatic transfers from this account to a maximum of six per calendar month. For money market accounts, transfers or withdrawals made by check, draft, debit card or similar order payable to third parties are included in the six preauthorized and automatic transfers. Preauthorized transfers include automatic transfers to another account or to a third party accomplished by written or oral agreement, computer payments, telephone instructions, or Automated Clearing House (ACH) at a predetermined time or on a regular or automatic basis.

Charge for Transfers

We will charge you for electronic fund transfers the fees, if any, identified in our current fee schedule accompanying this Agreement,

as may be amended from time to time. A fee may also be imposed by a terminal/network operator if you initiate a transfer from a terminal that is not operated by us. You will be notified of any such fee when you use the terminal.

Terminal Transfers

You can get a receipt at the time you make any transfer to or from your account using a terminal.

Periodic Statements

Unless the only type of electronic transfer that you receive is a preauthorized deposit to your passbook account, you will get a monthly account statement. If there are no transfers in a particular month, you will get a statement at least quarterly.

Preauthorized Credits

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 262-878-3763 to find out whether or not the deposit has been made.

Preauthorized Withdrawals

(a) Right to Stop Payment and Procedure for Doing So: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at 262-878-3763, or write us at Community State Bank, Attn: Deposit Operations, 1500 Main Street, Union Grove, WI 53182, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge your account for each stop payment ordered the fee disclosed in our current fee schedule accompanying this Agreement as may be amended from time to time.

(b) Liability for Failure to Stop Payment of Preauthorized Transfers: If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Our Liability for Failure to Make Transfers

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. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, your account does not contain enough money to make the transfer.
- If the money in your account is subject to legal process or other encumbrances restricting the transfer.
- If the transfer would go over the credit limit on your overdraft credit plan, if any.
- If the terminal where you are making the transfer does not have enough cash.
- If the terminal or transfer system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
- If incomplete or inaccurate information is forwarded by the U.S. Treasury or through an automated clearing house.
- As otherwise indicated in this Agreement.

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make: **(a)** to third parties where it is necessary for completing or tracing transfers or resolving errors or claims; or **(b)** to verify or disclose the existence, amount or condition of your accounts for third parties, such as credit bureaus, merchants or other financial institutions; or **(c)** pursuant to court orders and other legal process; or **(d)** to comply with subpoenas, summonses, search warrants or requests from government agencies; or **(e)** to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; or **(f)** to other companies affiliated with us, unless you have opted out of such disclosures in accordance with our Deposit Account Rules or privacy policy we provide to you; or **(g)** to others with your consent; or **(h)** otherwise in accordance with our privacy policy we provide to you.

Amendment

We may amend this Agreement upon giving you such notice as may be required by law, effective upon the date indicated in the notice.

Additional Provisions
IN CASE OF ERRORS OR QUESTIONS
ABOUT YOUR ELECTRONIC TRANSFERS
Telephone us at 262-878-3763 or
Write us at : Community State Bank,
Attn: Deposit Operations
1500 Main Street, Union Grove, WI 53182

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

The 10 day periods in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45 day time period to investigate your complaint or question will be 90 days in place of 45 days.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

SPECIFIC PRODUCT DISCLOSURES & AGREEMENTS

ATM/Automated Teller Card Disclosure

In order to transfer funds into or out of your accounts using your ATM Card, it must be properly validated and you must have a Personal Identification Number (PIN). The total amount of withdrawals may not exceed \$500 per day, including both cash withdrawals and point-of-sale purchases. The card may be used at any ATM location accepting Accel, Cirrus and all other regional networks available to Accel users.

Debit Card Agreement and Disclosure Statement

(a) 24 hour Banking Card at ATMs: The ATM portion of your debit card may be used at designated ATMs for cash withdrawals, inquiries to account or deposits and transfers just as you would use your ATM card described above. The debit card may also be used at certain merchant locations for purchases where point of sale is available. Simply enter your PIN (Personal Identification Number) to debit funds directly from your checking account or savings account. All fees and conditions apply.

(b) Debit Card: In addition to the uses described in (a) above, your debit card may be used for purchasing goods at any merchant displaying the MasterCard logo. Purchases made at merchant locations must come from your checking account.

(c) Limitations on Cash Withdrawal: You may not use your card for a transaction that would cause the outstanding balance of any designated account to be less than zero, unless the account has been previously linked to a Community State Bank overdraft protection service account. We are not required to complete a transaction which would overdraw your account, however, if we do, you agree to pay us any excess amount or improperly withdrawn or transferred amount immediately upon our request. We may stop or limit electronic transfers from your account at any time, if it is necessary to maintain or restore the security of the system or of your account.

The following limitations apply for your Community State Bank Debit Card:

- The cash withdrawal limit is \$50 (off-line) and \$500 (on-line) per calendar day at any ATM.
- The Point of Sale limit for the debit card ranges from \$200 (off-line) to \$2500 or higher if approved by the bank (on-line) per day, not to exceed the available balance.
- The merchant may be required to obtain an authorization from us for any transaction over a certain dollar amount. The available balance in your primary account will be reduced by the amount of any transaction for which the merchant received authorization from us, even if the documentation evidencing the transaction has not yet been received or processed by us. When the document has cleared through us, any "hold" placed on your account for the amount of the transaction will be released and your primary account will be debited for the amount of transaction. You agree that we are not responsible if we do not authorize or if we dishonor other POS, ATM or check transactions drawn on your primary checking account while such a hold is placed on your account.

(d) Each time you use your debit card:

- At any 24-hour ATM, you will receive a receipt upon request.
- At POS locations, you may receive an imprinted sales slip.
- Your monthly checking account statement will show all card transactions.

(e) If your Debit Card is lost or stolen: Immediately contact Community State Bank:

- During Regular Business Hours: (262) 878-3763
- Weeknights or Weekends (Accel): (800) 472-3272

Dial Direct (Toll Free): 888-958-1988

Dial Direct is an electronic method of access provided solely to Community State Bank customers' using the telephone to make account inquiries, transfer funds from one of your own accounts to another, make a loan payment from your deposit account to a loan account at Community State Bank. The system does not allow you to make electronic transfers to third persons or authorize any other person to make deposits or withdrawals from your accounts. Access is limited to you as an account holder and you are responsible for the user code and password. Carefully protect your secure access at all times and change your password frequently.

Online Banking

Online Banking, the Community State Bank interactive Web Site, provides internet banking 24/7 at www.communitystatebank.net. Using this site, Community State Bank customers may access their own accounts, transfer funds between their accounts, make loan payments at Community State Bank and pay bills to third parties. All disclosures are posted on the site and must be reviewed and agreed to prior to use and activation. In addition, in order to utilize the Community State Bank Bill Pay System, customers must complete a Bill Pay Disclosure and Agreement form.

Mobile Money

Mobile Money, is a Web-based application that operates on a browser providing 24/7 banking via cell phone or tablet. Mobile Banking is a personal financial information management service that allows you to:

- (a)** access Community State Bank account information such as balances and recent transaction history;
- (b)** transfer funds between your accounts at Community State Bank;
- (c)** and make other banking transactions using compatible and supported mobile phones and/or other compatible and supported wireless devices.

Mobile Money is only available to customers enrolled in online banking. The Mobile App, "Touch Banking", is available for download through the Google Play Store and the App Store. Additionally, Customers can enroll in the Mobile WAPP or "Touch Banking" APP through their online banking access by clicking on "Enroll Here" in the Mobile Banking Profile Section under the Options Tab and following the prompts.

Account Alert(s)

Account Alerts is Community State Bank's e-mail and wireless account alerts service which enables you to receive notices from time to time concerning balance information and other issues relating to your Community State Bank account(s). By signing up to receive one or more of the notices that are offered by the account alerts service, you acknowledge that you are aware of and agree to abide by the following terms and conditions:

- The banking alerts service allows you to request and receive wireless and e-mail messages about your accounts with Community State Bank. We send account alerts to you based upon the instructions you provide to us. The mobile phone numbers and e-mail address (es) you provide are neither reviewed nor verified by Community State Bank prior to or following activation of the account alerts service. You hereby acknowledge and accept that each banking alert is sent to you without being encrypted and may include your name and information pertaining to your Community State Bank account(s).
- You may receive account alerts through a text- or web-enabled mobile device, an e-mail account that is accessed via a personal computer, or both. It is your responsibility to determine if your mobile service provider supports text messaging and your telephone or other mobile device is capable of receiving text messages. Community State Bank account alerts are subject to the terms and conditions of your agreement(s) with your cellular phone carrier and/or internet service provider. You are responsible for any fees imposed by your cellular phone service and internet service provider of any kind whatsoever.
- You acknowledge and agree that your receipt of any account alerts may be delayed or prevented by factor(s) affecting your cellular phone service provider, internet service provider(s) and other factors outside Community State Bank control. We neither guarantee the delivery nor the accuracy of the contents of each account alert. You agree to not hold Community State Bank, its directors, officers, employees and agents liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an account alert; (b) inaccurate or incomplete content in an account alert; or (c) your reliance on or use of the information provided in an account alert for any purpose.

- Community State Bank provides this service as a convenience to you for information purposes only. An account alert does not constitute a bank record for the deposit or credit account to which it pertains. Community State Bank reserves the right to terminate its account alerts service or begin charging a fee for such service at any time without prior notice to you. Nothing contained herein shall amend, supersede or nullify anything contained in any other agreement you have made with Community State Bank.

Stop Payment Request

A Stop Payment Request may only be requested if a check has been issued for your payment and if the check has not cleared your account. If you desire to stop any payment that has already been processed, you must contact Customer Service. Although the Service will make every effort to accommodate your request, the Service may not have a reasonable opportunity to act on any stop payment request and will have no liability for failing to do so. The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule in the agreement governing your accounts with us.

- A stop payment cannot be requested online if the payment was remitted to your Biller electronically. You should contact your Biller directly to request any payment refund. If you desire assistance with this process, you must contact Customer Service.
- A stop payment cannot be requested online if the payment was remitted to your Biller electronically and is a reoccurring payment. You should contact your Biller directly to request any future payments to be stopped. If you desire assistance with this process, you must contact Customer Service.

Electronic Check Conversion Checks

If we process your check which has been scanned by merchant and converted to an electronic item only, it will be covered under these rules for electronic funds transfers.

All general and specific disclosures, agreements and fees as presented earlier in this section apply. Also see "Community State Bank Fee Schedule". Contact your nearest Community State Bank office for information on any of the above services.