
Electronic Banking Service Agreement And Disclosure Statement

Last amended 7/15/2015

By clicking Agree below, you (the account holder) agree to the terms and conditions of this agreement. Each time you use Bank of Deerfield's electronic banking services constitutes confirmation by you of your agreement to and the understanding of the terms of this agreement. Please read this agreement carefully and keep it for future reference.

This agreement is in addition to all other agreements we may have with you including your signature cards or account agreements for your Deposit Account(s) and/or Loan Agreement(s).

PASSWORDS

All Bank of Deerfield electronic banking transactions or inquiries must be initiated by use of your Bank of Deerfield electronic banking password. You may change your password from time to time, as provided in the software programs. It is recommended that you do not use your social security number, birthdays, or other codes that may be easy for others to determine as your password. No bank employee will ever ask for your password, nor should you provide it to anyone unless you intend to allow that person access to your accounts. If you authorize another person to use your password, that person can use Bank of Deerfield electronic banking services to view any information or initiate any transaction on any of the accounts to the same extent as you, including viewing information or initiating transactions on accounts to which that person would not otherwise have access. As such, sharing your password is strongly discouraged by the Bank, and is done at your sole risk and peril. If a third party should gain access to your password, you alone are responsible for changing the password so as to deny the third party's access to your banking information.

Bank of Deerfield disclaims any liability for the display or accuracy of your account data by any account aggregation service provided by a third party.

YOU AGREE TO KEEP YOUR PASSWORD CONFIDENTIAL. USE OF THE PASSWORD BY YOU OR BY ANY OTHER PERSON WITH YOUR AUTHORIZATION WILL BE CONSIDERED THE SAME AS YOUR WRITTEN SIGNATURE AUTHORIZING US TO COMPLETE ANY TRANSACTION COMMUNICATED THROUGH BANK OF DEERFIELD ELECTRONIC BANKING SYSTEMS.

You should always exit Bank of Deerfield electronic banking systems after viewing your accounts. Never leave your computer or phone unattended while accessing Bank of Deerfield electronic banking system. If you should, a third party may be able to access your accounts without ever needing to use your password.

FEES

Access to Online Banking and Mobile Banking systems is free at this time to you, the customer. This includes making transfers between your Bank of Deerfield accounts, retrieving and reviewing Bank of Deerfield account information and making Bank of Deerfield loan payments using funds from your Bank of Deerfield deposit accounts.

New program capabilities in the future may have fees associated with them. By using these new features you agree to pay, and authorize us to debit any such fees from the designated account. You will be notified of such fees before you begin using the feature and in this agreement. Any changes in these fees will be designated through updates to this agreement.

AUTHORIZATION

You expressly authorize us to debit the appropriate Deposit Account in the amount of any bank transfer initiated through Bank of Deerfield electronic banking systems, by you or by any other person who is authorized to use your password. You agree that we may treat any such bank transfer from a Deposit Account the same as a duly executed written withdrawal, transfer, or check and that we may treat any such bank transfer to a Deposit Account the same as a deposit, all in accordance with the terms of this agreement and your deposit agreements with us.

HARDWARE AND SOFTWARE REQUIREMENTS

To be able to use the Bank of Deerfield Online Banking system, you must obtain your own personal computer (a "PC") with a modem and related equipment (the "Hardware"). You also must provide the type of telephone service and Internet access service required by the Hardware and/or Software. Once the Hardware has been properly connected to the telephone service, and any required internet access has been established, you will be able to access the Bank of Deerfield Online Banking site. You are and will remain solely responsible for the purchase, hookup, installation, loading, operation and maintenance of the Hardware, Software, telephone service, and the Internet access service to your PC, and for all related costs. You are solely responsible for scanning the Hardware and Software for computer viruses and other related problems before you use them.

Browser Security:

The encryption system used by the Bank of Deerfield electronic banking system is a Secure Socket Layer system that supports 128-bit encryption. In order to use Bank of Deerfield's Online Banking you must have the hardware and/or software to support 128-bit encryption.

INTENDED USAGE

Use of this system is restricted to authorized users. You agree to use Bank of Deerfield electronic banking systems solely for the purpose intended. If any possible suspicious or criminal activity is detected, system records may be provided to the necessary law enforcement officials.

You may use this system to:

1. Transfer funds between any Deposit Accounts, such as checking, savings, or money market deposit accounts;
2. To receive and download balance and transaction information;
3. To make loan payments for loans.

Please note Bank of Deerfield cannot accept payments for less than the actual monthly payment amount for mortgage loans. Payments must be made for the actual monthly payment amount or greater. An attempt to make a payment for less than the actual monthly payment amount using Bank of Deerfield's internet banking product will be rejected and the attempted payment amount will be returned to the account it was transferred from. This will happen the following business day. It is the customer's responsibility to ensure that payments are made for the actual monthly payment amount or greater. The bank can not be held liable by the customer for payments returned because the actual monthly payment amount was not met.

FREQUENCY OF TRANSFERS

You may use your code (password) to make an unlimited number of transfers each day from your checking account. Federal Regulations limit the number of transfers you may make from a savings account or money market account to a maximum of six (6) transfers, including Telebank or Online Banking transfers, per statement cycle (month).

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 losses or damages. However, there are some exceptions: We will NOT be liable if (for instance):

1. Through no fault of ours, you do not have enough money in your account to make the transfer; or
2. The transfer would go over the credit limit on your overdraft line; or
3. The terminal/system was not working properly and you knew about the breakdown when you started the transfer; or
4. Circumstances beyond our control prevented the transfer, despite reasonable precautions that we have taken.
5. There may be other exceptions stated in our agreement with you.

ACCOUNT ACCESS

If you fail to log in three (3) consecutive times the system will lock you out. This will require you to call or come into the bank to have access restored.

The electronic banking systems of Bank of Deerfield are available to you for your convenience 24 hours a day, 7 days per week. However, due to system maintenance, some or all of Bank of Deerfield's electronic banking systems may be down. For this reason we recommend making transfers or payment in advance when possible.

BUSINESS DAYS

Every day is a business day, except Saturdays, Sundays and federal holidays.

FUNDS AVAILABILITY

Our policy is to make funds, from your deposits, available to you on the first business day after the day we receive your deposit. At that time you can withdraw the funds in cash, or we will use the funds to pay checks that you have written.

If you make a deposit through our Online Banking system before 6:00 p.m. CST on a business day, we will consider that to be the day of your deposit. However, if you make a deposit after 6:00 p.m. CST or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Please refer to your Funds Availability Disclosure given to you at the time you opened your account for more information on this subject.

LIABILITY DISCLOSURE

Tell us at once if you believe your code (password) has been stolen. Telephoning is the best way of keeping possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your code (password) without your permission.

If you do not tell us within two (2) business days after you learn of the loss or theft of your code (password), and we can prove we could have stopped someone from using your code (password) without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

ADDRESS AND TELEPHONE NUMBER

In case of errors or questions about your electronic transfers or if you believe that your code (password) has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call (608) 764-5411 or write Bank of Deerfield, 15 S. Main Street, PO Box 85, Deerfield, WI 53531.

Please inform us as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

In all correspondence please:

1. Include your name and account number;
2. 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;
3. Tell us the dollar amount of the suspected error.

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

Within 10 business days after we hear from you we will determine whether an error occurred 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.

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.

ACCOUNT INFORMATION DISCLOSURE

We will disclose information to third parties about your account or the transfer you make:

1. Where it is necessary for completing transfers; 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 or court orders; or
4. If you give us your written permission.

PERIODIC STATEMENT

If you use our Online Banking services, you will receive a monthly account statement each month you make a Online Banking transaction.

MOBILE BANKING

Mobile Banking is a service which allows users to view and conduct transactions on their smart phones 24/7. Users must have established Online Banking with Bank of Deerfield in order to activate Bank of Deerfield's Mobile Banking service.

FEES

Mobile Banking is a FREE service provided by Bank of Deerfield. There may be other charges from other providers for use of the access device and so forth.

USER SECURITY

It is your responsibility as a Mobile Banking user to take every precaution to ensure the safety, security and integrity of your accounts. You agree to not leave your access device unattended while logged into Mobile Banking and to log off immediately after viewing your accounts. You agree to not provide your access ID, password or one time password or link to any unauthorized person. If you permit another person to use your access device, access ID, password or one time password, any transactions conducted are considered authorized by you and we will not be liable for any resulting fees, damages or claims.

If your phone is lost or stolen it is your responsibility to contact your provider immediately to suspend service and protect your accounts.

AGREEMENT

Use of the service constitutes agreement to the terms herein.

MOBILE DEPOSIT (Mobile Capture)

Bank of Deerfield is pleased to offer Mobile Deposit as a convenience and privilege to our customers. Please note that Bank of Deerfield reserves the right to limit an account holder's Mobile Deposit privileges in the event the account or privileges are misused.

Availability of Funds – Checks deposited in the amount of \$2,500 and under prior to 4:00 PM CST will be available the next business day. It is the customer's responsibility to ensure your deposit is posted to your account. Bank of Deerfield will not notify you of the status of your deposit.

Limits – Your deposits are limited to \$2,500 per day.

Types of checks allowed – personal checks, business checks, U.S. Treasury checks, Traveler's checks and money orders; any check payable in U.S. dollars and drawn on banks in the United States.

FEES

There is no fee for depositing a check into a personal account. There is a fee of \$1 per check deposited via Mobile Deposit into a business account.

Type of checks not allowed – Foreign items, which included items drawn on foreign banks or payable in funds other than U.S. dollars; third party checks even if signed over to you; stale dated checks; post dated checks; non-negotiable items; any item that has been re-deposited or returned; savings bonds, any item previously deposited; and cash.

Endorsement – any checks deposited should be endorsed “For Mobile Deposit Only”

Account review – All checks submitted via Mobile Deposit will be reviewed by Bank of Deerfield to ensure they are properly endorsed and are not of a type not allowed (listed above).

Retention – it is recommended that you safely store the check for 30 days. After 30 days has passed please safely destroy the check.

Deposit rejection – You will not be notified by Bank of Deerfield if a deposit is rejected for any reason. Bank of Deerfield shall not be liable for any fees, or late charges charged to you as a result of the rejection of a deposit via Mobile Deposit.

Availability of Service – If Mobile Deposit is unavailable for any reason, Bank of Deerfield shall not be liable to you for the inability to process a transaction via Mobile Deposit. You acknowledge and understand that you may deposit an original check at any of Bank of Deerfield convenient locations during regular office hours.

AMENDMENTS

We may amend this agreement from time to time. The "Last amended" date will be indicated within the Electronic Banking Service Agreement and Disclosure Statement. It is your sole responsibility to review this agreement and any subsequent amendments to this agreement prior to logging in. You may review it by accessing our website, www.bankofdeerfield.com, clicking Online Banking, and clicking Electronic Banking Service Agreement And Disclosure Statement.

By clicking "Agree" you acknowledge you have read and agree to the above terms and conditions.