



**BUSINESS INTERNET BANKING
ENROLLMENT/MODIFICATION AGREEMENT**

| COMPANY INFORMATION | | | |
|---------------------|----------------|------|----------|
| Company: | | | User ID |
| Address: | | | TIN/SSN: |
| City: | State: | Zip: | |
| Phone: | Email Address: | | |

Please provide a primary contact for your company. The contact must be an authorized signer on your accounts and must have the authority to determine the Access Rights of your designated Internet Banking Supervisor.

Primary Contact(s): _____

Supervisor: Please list the name of the individual who will be designated as the Internet Banking Supervisor for your business. The Supervisor will have the ability to control the access granted or "entitlements" for each user. You are granting the Supervisor full authority to conduct all functions within the Internet Banking System as indicated by the access rights identified in the next section.

Name: _____

Please list below the accounts and access rights of those accounts you would like to view through the Internet Banking System (IBS).

| Account Information | | | |
|---------------------|-----------------|-------------------|-----------------|
| Account Number(s) | Access Rights * | Account Number(s) | Access Rights * |
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*Access rights refers to how you would like your account to function: Full Access, View & Deposit, or View only.

Full Access allows the user to transfer and deposit money between FSB accounts, as well as utilize the bill pay and ACH services feature (checking and savings only).

View & Deposit only allows the user to view transactions and accept deposit transfers from a full access account.

View only allows the user to only view transactions history, moneys can not move in or out of the account.

Please indicate any additional services in which your Company would be interested in adding to your internet account:

- ACH origination including direct deposit, receipts and payments (Fees apply).

ACH services will require additional agreements to be signed. Your use of the ACH service is subject to credit approval. Farmers State Bank of Calhan views ACH origination as an extension of credit and consequently may require financial statements prior to approval. Dollar limits may also be applied according to your company specific information.

THIS AGREEMENT COVERS

Farmers State Bank Business Internet Banking System (IBS) is a banking and information service that allows Business Banking clients to access a number of banking services (the "Services") to manage their banking activity online. This Agreement sets forth certain terms and provisions governing the use of Farmers State Bank's IBS. The entire "Agreement" between you and Farmers State Bank governing IBS will consist of this Agreement and the Internet Banking Disclosure Agreement that will be accepted online by your authorized users. Before you first use IBS, we will provide you with a Login ID and Password needed by your authorized Supervisor to access the features for which they are authorized ("Codes"). Access to System features will be managed and maintained by the individual in your company whom you designate as Supervisor.

SEPARATE ACCOUNT AGREEMENTS

The accounts and services which you operate or use through the IBS are also governed by separate agreements. From time to time, accounts and services provided by organizations other than Farmers State Bank may become available through the IBS system. Those accounts and services will be governed by separate agreements between you and the supplier of such accounts and services.

ELECTRONIC INSTRUCTIONS

When you use Farmers State Bank's IBS to initiate a transfer of funds between your accounts or to a third party, to make a bill payment, to borrow from or make a payment to your credit account, to apply for a new account or service, to terminate a service, or change the way an account or service operates, you authorize Farmers State Bank to treat the instructions received through IBS as if they had been made in writing and signed by you. When you instruct Farmers State Bank to transfer funds at regularly scheduled intervals in the future, you authorize Farmers State Bank to treat each transfer as if separately authorized in writing and signed by you, and to withdraw the funds from the account you designated.

AUTHORIZATIONS

You represent that each individual who has been issued a Login ID and Password has general authority from your organization to give instructions within the access capability associated with such Codes (including general authority over the movement of your organization's funds and over accounts with Farmers State Bank), all as evidenced by the banking resolution, partnership declaration or other agreements you have provided to Farmers State Bank. You acknowledge and agree that Farmers State Bank has full authorization from your organization to rely and act upon instructions identified by such Codes.

SECURITY

The IBS site has been designed to minimize the possibility of fraud and error by allowing you to designate Login IDs and Passwords and have them under the control of the individual that you have authorized and designated as Supervisor. The IBS has been designed so that it may be operated only upon entry of valid Codes. Farmers State Bank will therefore consider any access to the Farmers State Bank IBS system through use of valid Login IDs and Passwords to be duly authorized, and Farmers State Bank will carry out any instruction given, regardless of the identity of the individual who is actually operating the system. You authorize Farmers State Bank to treat any instruction made on IBS with valid Login IDs and Passwords as if the instructions had been made in writing and signed by the appropriate authorized individual or individuals. Farmers State Bank records regarding access by Login IDs and Passwords will be conclusive regarding any access to, or action taken through IBS. You accept responsibility for unauthorized access to the System by your employees, your associates or by third parties. You agree to inform Farmers State Bank promptly of any discrepancies that you discover. You confirm that you have conducted such investigation of the IBS security system as you deem necessary or advisable, and that you have instituted the proper internal controls for access to IBS through your computers and terminals. You acknowledge and confirm that Farmers State Bank's security system and controls are commercially reasonable for our business and appropriate for your accounts.

CHANGE IN TERMS

Farmers State Bank may change the terms of this Agreement at any time. Farmers State Bank may also add, discontinue or modify services, and change procedures and fees at any time. Farmers State Bank will notify you in advance of such changes, by mail or by electronic message through IBS.

CANCELLATION

This Agreement will remain in effect until you or Farmers State Bank terminates it. You understand that you may cancel this Agreement at any time by notifying Farmers State Bank of your intent to cancel through the secure message feature or in writing. You understand that this cancellation applies only to IBS and will not affect your Farmers State Bank accounts. Farmers State Bank may cancel this Agreement or terminate your participation in IBS, for any reason, at any time.

INDEMNIFICATION

You will defend, indemnify and hold Farmers State Bank harmless from and against any claims, causes of action, liability, loss, damage or expenses (including reasonable attorneys' fees and other legal expenses) resulting from or arising out of or in connection with (a) your breach of this Agreement, (b) unauthorized actions initiated or caused by you, your employees or agents, or any other party using authorized Login IDs and

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Passwords, (c) our acting in reasonable reliance upon instructions, notices, information and data you provide to us (including without limitation our debiting or crediting of the amount of any ACH Entry to the account of any person), or (d) the act, delay, omission or failure to perform of any third party (including other financial institutions, but excluding any vendor with which we have contracted).

LIMITATIONS ON OUR LIABILITY

IN NO EVENT WILL WE BE LIABLE TO YOU FOR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATION LOST PROFITS, LOSS OF ANY OPPORTUNITY OR GOOD WILL OR THE RESULTING EFFECT OF SUCH LOSS ON YOUR BUSINESS, EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES. OUR LIABILITY HEREUNDER, IF ANY, FOR DAMAGES RESULTING FROM OR ARISING OUT OF ANY OF THE FOLLOWING SERVICES WILL BE LIMITED TO THE AMOUNT OF FEES YOU HAVE PAID FOR SUCH SERVICE FOR THE TWELVE MONTH PERIOD PRIOR TO WHEN THE CLAIM AROSE.

Without limiting the generality of the foregoing, we will not be liable to you for any damages, injury or losses caused by or arising by reason of (1) inaccuracy of instructions, notices, information or data that you provide to us, (2) unauthorized actions initiated or caused by you, your employees or agents, or third parties using authorized Login IDs or Passwords, (3) acts, omissions, delay or failure to perform of third persons or vendors, or (4) for any other loss or damage under this Agreement or otherwise, except as solely caused by our gross negligence or willful misconduct. Our liability for error or omissions with respect to the data transmitted by us will be limited to correcting the errors or omissions. Correction will be limited to re-running the job(s) and/or regenerating the files using backup, if available. We will not be liable or deemed to be in default for any delays, failures, or interruptions in performing the Services resulting, directly or indirectly, from acts of God, war, strikes, labor disputes, riots, civil disorders, fire, mechanical, telecommunication or electrical breakdown, or other causes beyond our reasonable control.

REPRESENTATIONS AND WARRANTIES

OUR OBLIGATIONS AND LIABILITIES AND YOUR RIGHTS AND REMEDIES SET FORTH IN THIS DISCLOSURE ARE EXCLUSIVE, AND YOU WAIVE AND RELEASE ANY OTHER WARRANTY, OBLIGATIONS AND LIABILITIES OF US AND OUR OWNERS, OFFICERS OR EMPLOYEES, EXPRESS OR IMPLIED, ARISING BY LAW OR OTHERWISE, WITH RESPECT TO ANY AND ALL SERVICES, DOCUMENTS, INFORMATION, ASSISTANCE, SOFTWARE PRODUCTS OR OTHER MATTERS PROVIDED UNDER THIS DISCLOSURE, INCLUDING BUT NOT LIMITED TO: (1) ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A SPECIFIC PURPOSE OR OTHER IMPLIED CONTRACTUAL WARRANTY; (2) ANY IMPLIED WARRANTY ARISING FROM COURSE OF PERFORMANCE, COURSE OF DEALING, OR USAGE OF TRADE; AND (3) ANY OTHER WARRANTY WITH RESPECT TO QUALITY, ACCURACY OR FREEDOM FROM ERROR.

Signature: (Must have signature of one signer of each account listed on previous page)

By signing below, the Customer agrees to the terms of Farmers State Bank's Business Internet Banking Agreement. The Customer represents that it has taken all required actions to authorize the undersigned to execute and deliver this document on behalf of the Customer.

X _____
 Signature Title

X _____
 Signature Title

X _____
 Signature Title

X _____
 Signature Title

Certification: Note: If the business organization specified above is a corporation, the secretary or assistant secretary must sign this Certification; if it is a partnership, limited liability company or limited liability partnership, one of the general partners or members must sign this Certification. Sole proprietors do not need to complete this Certification.

The undersigned certifies that the signature(s) appearing above is/are the true signature(s) of a person authorized to execute the form, and further certifies that the undersigned has full authority to execute this Certification. The Bank is entitled to rely upon this Certification until written notice of its revocation is delivered to the Bank.

X _____
 Signature Title

Date: _____

 Printed Name

| | | |
|--|---------------------------------|--------------------|
| Bank Use Only | Date Received: | Input By: |
| Login: _____ | _____ | _____ |
| Given in Person <input type="checkbox"/> | Letter <input type="checkbox"/> | Date Letter Sent : |
| Verified by: _____ | Date Verified : | _____ |