

Online Banking Authorized Users

Name		SSN:	
Name		SSN:	
Address			
City			State
Home Phone	Cell Phone		Work Phone

ACCOUNT INFORMATION AND INSTRUCTIONS

Account(s) to Access with Online Banking Service:

The Online Banking Service may be setup/enabled with the following features:

- Transfer Funds Between Eligible Accts.
- Review Transactions on Eligible Accts.
- Obtain Copy of Statement
- Allow Export of Transaction History to Personal Finance Manager
- Obtain Balance Info. on Eligible Accts.
- Advance Funds From Credit Line
- Order Checks

Other Provisions

By signing below, customer acknowledges receipt of the Federal Electronic Transfer Disclosure. As Internet banking services expand, this regulation will govern your protective rights.

Customer agrees that account security is controlled by the NetTeller ID assigned by the Bank, and the NetTeller Password (PIN) chosen and entered by the customer. The customer will protect the password and hold the bank harmless from unauthorized use. Any information downloaded by the customer becomes the property and responsibility of the customer.

Special Instructions or Provisions: _____

AUTHORIZATION

I/We (the Account Holder(s)) apply for the online banking service to be used in conjunction with the accounts listed above. I/We understand that this online banking service will be setup (pursuant to my/our instructions) with the functions, features, and/or additional provisions indicated above and that my/our use of this service will be subject to the terms and conditions contained in the Online Services Agreement and Disclosure Statement. I/We authorize the Financial Institution to make any investigation of my/our credit either directly or through any agency. I/We understand that the Financial Institution will retain this application and any credit information, even if I/we am/are not approved for this online banking service. I agree not to use this service in any illegal activity.

ACCOUNT HOLDER:

AUTHORIZED SIGNATURE DATE AUTHORIZED SIGNATURE DATE

FOR BANK USE ONLY	
Date Taken: _____	By: _____
Date Approved: _____	By: _____
Login Name Assigned _____	
Login Name Assigned _____	
Data Entry Date: _____	By: _____
Address Change: _____	

By signing below, customer acknowledges receipt of the Federal Electronic Fund Transfer Act Disclosure:

AUTHORIZED SIGNATURE

DATE

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This form complies with federal and Minnesota law. It applies to our electronic fund transfer (EFT) services. Electronic funds transfers are electronic transfers of money to or from your deposit account with us. This form states your and our rights and responsibilities for electronic fund transfers. In this form, the words "you" and "your" mean each and all who sign as applicants and any users of the service. The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

ONLINE BANKING

Types of Transactions: You may access certain account(s) you maintain with us by computer using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Advance funds from credit line.
- Obtain copy of statement.
- Order checks.
- Allow export of transaction history to personal finance manager.

Limitations on Frequency and Amount: Customer acknowledges that they have been informed there are Federal Regulations which limit transfers from Savings or Money Market Savings to six per month when initiated by telephone, electronic, or other pre-authorized means.

Fees and Charges for Online Service: There is no charge for banking online with us.

ONLINE BILL PAY SERVICE

Types of Transactions: You may access certain account(s) you maintain with us by computer or mobile device using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- Online bill payment.
- Use A2A to make Account to Account transfers.
- Use P2P to make Person to Person payments.
- Allow export of transaction history to personal finance manager.

Limitations on Frequency and Amount: For security purposes, there are limits on the frequency and amount of transfers you may make using this Online Banking Service.

- Max Transaction Amount: \$50,000
- Email Payments: \$2,500 per transaction and \$2,500 per day
- Person to Person: \$2,200 per transaction and \$4,400 per day
- Account to Account: \$2,500 per transaction and \$5,000 per calendar month
- Mobile: \$5,000 per transaction

Fees and Charges for Personal Online Bill Pay Services: There is no fee for Personal Bill Pay service. Additional fees may apply for Gift,

Donation, Expedited, and Pay a Person Payments. For pricing on Business Bill Pay, please refer to your banker.

MOBILE BANKING SERVICE & MOBILE DEPOSIT SERVICE

Types of Transactions: You may access certain account(s) you maintain with us on your mobile device using your assigned user ID and password by accessing Mobile Banking Service. You may use the Mobile Banking Service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Advance funds from a credit loan.
- Obtain copy of statement.
- Make deposits to eligible accounts using camera-enabled device (Mobile Deposit Service).
- Pay bills online.

Limitations on Frequency and Amount: Customer acknowledges they have been informed there are Federal Regulations which limit transfers from Savings or Money Market Savings to six per month when initiated by telephone, electronic, or other pre-authorized means. We reserve the right to establish and assign to you deposit limits for the Mobile Deposit Service including limits on the dollar and/or number of Original Checks that you may transmit through the Mobile Deposit Service each day and number of transactions allowed in a 30-day period and a maximum dollar amount within a 30-day period. The Bank also reserves the right to modify such limits from time to time in the Bank's sole discretion and you agree to comply with all such limits. Our current deposit limits are: 3 checks or \$1,500 in total deposits per day and 10 checks or \$5,000 in total deposits per month.

Fees and Charges: There is no fee or charge by the bank to register for or access the Mobile Banking Service or Mobile Deposit Service. You may, however, incur charges from your mobile wireless provider to receive Internet service or send messages on your Device. The Bank reserves the right to charge fees for the Mobile Banking Service or Mobile Deposit Service in the future.

DEBIT CARD

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a MasterCard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designated from time to time. Unless you specify a different account during Automated Teller Machine

(ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Deposit funds to your checking account.
- Withdraw cash from your checking account.
- Deposit funds to your savings account.
- Withdraw cash from your savings account.
- Transfers funds between your checking and savings accounts.
- Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount: You may withdraw up to a maximum of \$310 (if there are sufficient funds in your account) per day. Offline Limit: \$210. You may purchase up to a maximum of \$1000 worth of goods and services per day, exclusive of ATM withdrawals. Offline Limit: \$500.

Fees and Charges: There is no charge for ATM withdrawals at machines owned by us. There is no charge for ATM deposits at machines owned by us. \$3 per transaction if ATM is used outside the MoneyPass® Network. We do not charge for any POS transactions. There is a replacement card fee of \$10.

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).

ATM CARD

Types of Transfers: You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the ATM Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Deposit funds to your checking account.
- Withdraw cash from your checking account.
- Deposit funds to your savings account.
- Withdraw cash from your savings account.
- Transfer funds between your checking and savings accounts.
- Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount: You may withdraw up to a maximum of \$310 (if there are sufficient funds in your account) per day. Offline Limit: \$210.

Fees and Charges for ATM Transactions: \$3 per transaction if ATM is used outside the MoneyPass Network. There is a replacement card fee of \$10.

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).

STUDENT SAVERS ATM

Types of Transfers: You may use the automated teller machine (ATM)

card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the ATM Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Deposit funds to your savings account.
- Withdraw cash from your savings account.
- Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount: You may withdraw up to a maximum of \$69 (if there are sufficient funds in your account) per day. Offline Limit: \$210.

Fees and Charges for ATM Transactions: \$3 per transaction if ATM is used outside the MoneyPass Network. There is a replacement card fee of \$10.

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).

HEALTH SAVINGS CARD

Types of Transactions: You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transaction will be deducted from your Primary Account. Point of Sale (POS) transaction involving a refund will be credited to your Primary Account. Your Primary Account number and information may be obtained from the POS Request Form.

Limitations on Frequency and Amount: You may purchase up to a maximum of \$1000 worth of goods and service per day, exclusive of ATM withdrawals. Offline Limit: \$500. You can temporarily raise your POS limit by calling us during business hours at (952) 926-6561. You will be issued a PIN to activate the card. The PIN is only used for activating the card and cannot be used at any ATM/POS terminal. All Point of Sale (POS) transactions are signature based. You are responsible for all transactions initiated by use of your card. Always retain a receipt. You may be required to provide documentation to comply with IRS and Treasury Regulations. For specific restrictions, limitations and other details see your HSA Custodial Account Agreement and Disclosure.

Fees and Charges: There is a replacement card fee of \$10.

SAVINGS OVERDRAFT PROTECTION

Types of Transfers: You may arrange for us to transfer money from a designated savings account in the event that a designated checking account becomes overdrawn.

Frequency: Per Occurrence

Limitations: You are limited to a total of six preauthorized, electronic, or telephone transfers and withdrawals (or a combination thereof) from savings accounts each four (4) week or similar period. Transfers

to cover overdrafts are included in this limitation and you will not make transfers to cover overdrafts if it will violate this restriction, even if funds are available in your "Transfer From" account. When this service is set up we will set the floor balance on the "Transfer From" account to \$25 so that this account cannot become overdrawn when sweeping money into the "Transfer To" account.

Fees: \$9 per transfer. This fee is waived if you have a Premier Checking Account.

PREARRANGED TRANSFERS - DEBITS

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- Pay certain recurring bills from your checking or savings account.

Fees and Charges: We do not charge for any preauthorized EFTs. We will charge \$35 for each stop-payment order for preauthorized transfers.

PREAUTHORIZED LOAN PAYMENT - DEBIT

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- Pay certain recurring bills from your checking or savings account.
- Make loan payments from your checking or savings account.

Fees and Charges: We do not charge for any preauthorized EFTs.

PREAUTHORIZED CD INTEREST PAYMENT

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from your employer or other financial institutions to your checking or savings account.

Fees and Charges: We do not charge for any preauthorized EFTs.

GOVERNMENT DIRECT DEPOSIT - 1199A

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from the U.S. Treasury Department to your checking or savings account.

Fees and Charges: We do not charge for any preauthorized EFTs.

TeleBANK

Types of Audio Response Services: You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- Transfer funds between your deposit accounts.
- Obtain balance information on your deposit accounts.
- Verify the last date and amount of your payroll deposit.
- Determine if a particular check has cleared your account.

Limitations on Frequency and Amount: There are no limits on the number or dollar amount of inquiries, transfers, or withdrawals you may make per day.

Fees and Charges for Audio Response Transactions: We do not charge for any Audio Response Transactions.

OTHER EFT TRANSACTIONS

You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees: You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

The following limitations may be applicable to your accounts, except as provided by law:

Liability for Unauthorized MasterCard Debit Card Transactions on Cards Issued to Certain Consumers and Small Businesses: The zero liability limit described below only applies to a United States-issued MasterCard branded debit card issued to: (i) a natural person, or (ii) a business or other entity only if the card is issued under a "small business" program described on MasterCard's website at www.mastercardbusiness.com. The zero liability limit described below does not apply if you are a business or an entity of any sort (corporation, limited liability company, partnership, etc.) unless the card issued to you is a "small business" card described above. The zero liability limit described below does not apply until your identity is registered by or on behalf of the card issuer. Under MasterCard's zero liability policy as described in the MasterCard Rules (as may be amended from time to time), the zero liability limitation described below may not apply for other reasons.

Tell us AT ONCE if you believe your MasterCard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your MasterCard debit card. Your liability for unauthorized use of your debit card with the MasterCard logo will not exceed zero dollars (\$0) if the following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (ii) upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law (for example, see *Liability for Unauthorized Transfers* paragraph below). To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the *Liability for Unauthorized Transfers* paragraph below.

This will help prevent unauthorized access to your account and minimize any inconvenience. MasterCard is a registered trademark of MasterCard Worldwide or its subsidiaries in the United States.

In addition to the limitations set forth above, the following limitations may be applicable to your accounts:

Liability for Unauthorized Transfers: Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, Audio Response PIN, or online banking PIN 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. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within sixty (60) days after you receive a statement that shows any transfers that you did not make, you can lose no more than \$50 if your card is lost or stolen and someone used your card without your permission. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after you receive the statement, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had 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 periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (952) 926-6561, or write us at Citizens Independent Bank, 5000 West 36th Street, St Louis Park, MN 55416. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

Illegal Transactions: You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days: For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

DOCUMENTATION

Periodic Statement: You will get a monthly account statement from us on your checking account. For all other accounts you will get a monthly account statement from us, unless there are no transactions in those accounts in a particular month (in which case you will get a statement at least quarterly). You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit. If you have a passbook account, you may bring your passbook to us and we will record any direct deposits that we made to your account since the last time you brought in your passbook.

Terminal Receipt: You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transactions of \$15 or less may not always be available.

Direct Deposits: If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (952) 926-6561 to find out whether or not the deposit has been made.

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, you do not have enough money in your account to make the transfer.
- If the money in your account is subject to legal process or other claim restricting such transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or 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 transaction, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at (952) 926-6561, write us at **Citizens Independent Bank, 5000 West 36th Street, St Louis Park, MN 55416**, or email us at CustomerService@bankcib.com 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 sixty (60) days after we sent 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 ten (10) business days. We will determine whether an error occurred within ten (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 forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-begun transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty

(20) business days to credit your account for the amount you think is in error. 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.

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

- Where it is necessary for completing transfers; or
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission.

Personal Identification Number (PIN): The ATM PIN, POS PIN, or Audio Response PIN is for security reasons. The numbers are confidential and should not be given to anyone else or listed on the card. You must keep your numbers safe. You agree not to give your ATM PIN, POS PIN, or Audio Response PIN to anyone who cannot sign on your accounts.

Notices: All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when we receive the notice at our telephone number or address shown in this Agreement. We may change the terms and conditions for any EFT service. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of EFT service is governed by regulations and any future changes to those regulations.

Enforcement: If you or we bring a legal action to enforce this Agreement or to collect amounts owing as a result of any Account transaction, the party who wins will receive reasonable attorneys' fees and costs, including fees on any appeal, to the extent allowed by law.

Cancellation of ATM, POS and Audio Response Services: You agree that we may cancel this Agreement and your use of the ATM Card, POS, or Audio Response services, if:

- You breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN, or Audio Response PIN;
- We notify you or any other person on your account that we have cancelled or will cancel this Agreement. You or any other person on your account can cancel this Agreement by notifying us in writing.

Service is cancelled the first business day after we receive your written notice. Cancelling this Agreement will not affect your or our rights and responsibilities under this Agreement for transactions begun before the agreement is cancelled.

PREAUTHORIZED ELECTRONIC FUND TRANSFERS:

Stop Payment Rights: If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: You must call us at the telephone number listed in this form, or write us at the address listed in this form, in time for us to receive your request three (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 fourteen (14) days after you call. If you don't, your stop

payment will not bind us after fourteen (14) days. We will charge you \$35 for each stop payment order you give.

Notice of Varying Amounts: If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. 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.

Liability for Failure to Stop Payment of Preauthorized Transfers: If you order us to stop one of these payments three (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.

Indemnification: You agree to indemnify, defend, and hold Citizens Independent Bank, its employees, officers, directors, affiliates, agents, licensors, independent contractors, sub-contractors, and third-party service providers that are used by Citizens Independent Bank ("CIB Parties") harmless from any and all third party claims arising from, or out of: (1) your use of the services described herein (the "Services"); (2) any fraud or breach by you of the terms of this Agreement; or (3) your failure to comply with any applicable laws or regulations. In this section, "claims" include claims, losses, injuries, damages, costs (including reasonable attorney fees), or other liabilities.

Delay: There may be a delay between the time you make a deposit and when you can withdraw the money. You should review our Funds Availability Policy to find out when you can withdraw money that you deposit at ATMs.

Completing Transactions: We refuse to complete a transaction:

- If you do not have enough money in your account; or
- If you would go over your credit limit; or
- If it would lower your balance to less than the required balance; or
- If it would require us to change the money that we hold for the account.

International Transactions/MasterCard Cross Border Fee: If you conduct a transaction with the ATM/debit card in a country outside of the United States of America, Puerto Rico, or the US Virgin Islands there will be a MasterCard Cross Border fee of 0.9% of the transaction amount. You may also receive a MasterCard Currency Conversion Fee for cash transactions. These will appear on your monthly statement.

Third Party Service Providers: You understand and agree that we may utilize third party service providers to provide some or all of the services outlined herein and by enrolling your account in the services or using the services, you confirm that you accept the terms of this Agreement and any third party Service provider's agreement.

No Waiver: This Agreement gives us certain rights and requires us to do certain things. If we do not take advantage of all of our rights all the time, we do not give up (waive) any of those rights. No waiver of our rights under this Agreement is enforceable against us unless it is in writing and signed by us.

Severability: Each of the terms and conditions in this Agreement stand alone. Except where this Agreement states otherwise, any term or condition that is unenforceable or invalid does not affect the enforceability or validity of the other terms and conditions of this Agreement.

Governing Law: All disputes relating in any way to this Agreement will be governed by Minnesota State Law.

Other Minnesota Disclosures: ATM transactions are completed immediately with us. You cannot reverse a transfer of money through an ATM. Payment for goods or services by transfer of money through an ATM does not affect any of your rights, protections or liabilities under existing law concerning a cash or credit sale made by means other than through use of an ATM. We are liable for all unauthorized withdrawals at an ATM or a POS unless the unauthorized withdrawal was due to the loss or theft of the card, in which case you are liable, up to a maximum liability of \$50, for those unauthorized withdrawals made before we are notified of the loss or theft. The limitation on liability is effective only if the card issuer is notified of unauthorized charges contained in a bill within sixty (60) days of receipt of the bill by the person in whose name the card is issued. An unauthorized withdrawal is a withdrawal by a person other than you who does not have actual, implied, or apparent authority for such withdrawal, and from which withdrawal you receive no benefit. You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota law. In addition to actual damages or \$500 (whichever is greater), you may recover punitive damages, plus court costs and reasonable attorneys' fees incurred. To protect the privacy of customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to

the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment, structures, or systems, shall take steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or his or her account from misuse by any person manning an electronic financial terminal, including any supporting equipment, structures, or systems.

ATM SAFETY TIPS

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines.

Please read the following safety tips:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the automated teller machine is used after dark.
- It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your car or home.
- Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device, and leave.
- Go to the nearest public area where people are located if you are followed after making a transaction.
- Report all crimes to law enforcement officials immediately.

THIS AGREEMENT and an Application Form is a contract for Online Banking Services provided by Citizens Independent Bank (“Citizens”) to Customer. Both parties agree that the services described and provided by Citizens will be subject to the terms and conditions set forth below:

1. General. The online banking services subject to this Agreement include account information reporting, electronic funds transfer services, account maintenance services, and other online products and services that may be offered in the future (“Online Services”). Customer accesses these services with a compliant web browser over the Internet. In this Agreement, the words “we,” “our,” and “us” mean Citizens. “You” and “your” refer to the Customer.

2. Other Agreements. The terms and conditions in this Agreement are in addition to any deposit account agreements Customer has with Citizens, including signature cards, account terms and conditions, schedules, disclosures, and change of terms notices (the “Deposit Agreements”). The terms and conditions in this Agreement are also in addition to any loan or credit agreements Customer has with Citizens, including documents containing terms and conditions, schedules, and disclosures (the “Loan Agreements”). Further, the terms and conditions in this Agreement are in addition to the terms and conditions of separate ACH agreements, wire transfer agreements, disclaimers, and terms and conditions posted on Citizens’ web site, as may be amended from time to time, and applicable laws and regulations.

3. Electronic Funds Transfer Act. Some of the transactions permitted through Online Services may be governed by the Electronic Funds Transfer Act (the “EFTA”), and some of the terms and conditions of this Agreement are disclosures required by the EFTA. Commercial account holders are not covered by the EFTA and therefore certain provisions will not be applied to commercial accounts.

4. Computer Requirements. To use Online Services, Customer will need its own computer and related equipment and a compliant web browser that supports at least 128 bit encryption (“Customer’s Computer”).

Customer is responsible for the installation, maintenance, and operation of Customer’s Computer. Citizens is not responsible for any errors or failures from any malfunction of Customer’s Computer and Citizens is not responsible for any computer virus or related problems that may be associated with the use of Customer’s Computer.

5. Online Account Access. Customer may gain access to the following types of accounts using the Online Services:

- Checking
- Savings
- Money Market Savings
- Certificates of Deposit/IRAs
- Line of Credit
- Loan

In most cases, Customer may gain access to deposit accounts in which Customer has an unrestricted right to withdraw funds and to line of credit and loan accounts in which Customer has an unrestricted right to borrow money. Citizens may, in its sole discretion, deny Online Services account access or restrict Online Services account transactions under certain circumstances.

6. Description of Online Services. Customer may subscribe for some or all of the following Online Services:

6.1 Internet Banking: NetTeller.

If you subscribe to this service, you may:

- obtain current account information,
- view current interest rates,
- download account information into Quicken and Microsoft Money,
- transfer funds between deposit and loan accounts,
- place check orders,
- review stop payments.

6.2 Cash Management:

If you subscribe to this service, you may:

- review and download account balance and transaction information for deposit and loan accounts,
- transfer funds between checking, savings, money market savings and loan accounts at Citizens,
- use it for ACH services,
- use it for Wire Transfer services
- use it to stop payments.

6.3. Bill Payment:

To subscribe to Bill Pay, Customer must have at least one checking account with Citizens. If Customer subscribes to this service, Customer may use Bill Pay to make payments from their designated checking account. Customer may not designate an account that requires two or more signatures to make withdrawals.

Payment instructions must include the complete name of the payee, the account number, the payee’s remittance address, the amount of payment, and the date Customer wants the payment debited from the account.

After Customer issues a payment instruction, payment will be made by transferring funds electronically from Customer’s account and either electronically crediting payee’s account or by preparing a check made payable to the payee.

Customers can only pay payees with United States addresses. While most payments can be made using Bill Pay, Citizens reserves the right to refuse to pay certain payees.

Customer may use Bill Pay to authorize automatic recurring payments. These payments must be for the same amount each month and will be paid on the same calendar day of each month, or on the following business day if the regular payment date falls on a weekend or holiday.

When Customer has entered and transmitted a payment instruction, Customer authorizes Citizens to debit Customer's account accordingly. If there are insufficient funds in the Customer's account to make payments Customer has authorized, Citizens may either refuse to pay the item or it may make the payment and thereby overdraw the account. In either event, Customer is responsible for any non-sufficient funds ("NSF") or overdraft charges Citizens may impose, as stated in the Deposit Agreements. Citizens reserves the right to refuse to honor payment requests that reasonably appear to Citizens to be fraudulent or erroneous.

6.4 The features of Online Services described in paragraphs 6.1, 6.2 and 6.3 above are limited by and subject to the following terms and conditions:

- Customer's ability to transfer funds between certain accounts is limited by federal law, as stated in the Deposit Agreements. For example, Customer can make no more than six (6) transfers from a savings or money market savings account during each statement period. Funds transfers and bill payments made using both Online Services and the other transfer methods described in the Deposit Agreements are counted against the permissible number of transfers.
- Transfers initiated through Online Services before 6:00pm (Central Standard Time) on a business day are posted to your account the same day unless Citizens closes early (for instance on Christmas Eve) in which case it will be posted on the next business day. Transfers completed after 6:00pm (Central Standard Time) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. Online Services identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, Customer understands and acknowledges that the Online Services screens may not reflect transfers made by multiple users from the same account if different login IDs are used. Customer agrees to communicate with any other persons with authorized access to accounts concerning any transfers or bill payments from the accounts in order to avoid overdrafts.
- Each transfer made from a demand deposit account that triggers a line of credit is treated as a cash advance from that account and is subject to terms of the Loan Agreements.
- Citizens reserves the right to limit the frequency and dollar amount of transactions from Customer's accounts for security reasons.
- *ACH Transfers.* Customer acknowledges that the ACH feature of Online Services is an alternate entry system for issuing funds transfer requests to the Automated Clearing House network. A separate ACH Agreement between the Customer and Citizens is required. This ACH Agreement shall govern the acceptance and liability for all ACH Transfer requests.
- *Wire Transfers.* Customer acknowledges that the Wire Transfer feature of Online Services is an alternate entry

system for issuing wire transfer orders between the Customer and Citizens. A separate Wire Transfer Agreement between the Customer and Citizens is required. The Wire Transfer Agreement shall govern the acceptance and liability for all Wire Transfer requests.

- Transactional information for Customer's accounts will be available for a period of no more than ninety (90) days prior to the date of inquiry.
- Citizens will not immediately receive correspondence sent by Customer through E-Mail. Therefore, Customer should not rely on E-Mail if Customer needs to communicate with Citizens immediately. For example, if Customer needs to report an unauthorized transaction, Customer must contact Citizens immediately. Citizens will not take actions based on E-Mail requests until it actually receives the message and has a reasonable opportunity to act.
- Where Customer has access to funds transfer features of the Online Services, which include Wire Transfer, ACH Transfer or Book Transfer, Citizens may consider funds transfer requests received from Customer as having been authorized by Customer, and Citizens shall be held harmless from executing any such funds transfer request.

7. Scheduling Bill Pay Payments. When using Bill Pay, Customer should enter and transmit bill payment instructions at least five (5) days before a bill is due. Citizens is not responsible for timely delivery of mail or the improper transmission or handling of payments by a third party such as the failure of the payee to properly post a payment to Customer's account. Customer is responsible for any late payment or finance charges that may be imposed by the payee.

8. Canceling and Stopping Payments.

8.1 Canceling a Bill Payment. To cancel a bill payment that Customer has scheduled through Online Services, Customer must cancel the payment online via Online Services (by following the onscreen instructions). Customer can only cancel a bill payment if the payment is still in a pending status.

8.2 Stop-Payment Requests. Once the bill payment has been debited from Customer's account, Customer CANNOT cancel or stop a bill payment which has been paid electronically. Customer may be able to stop an Online Services bill payment paid by paper draft by contacting Citizens by telephone before the paper draft has cleared. (Customer will have to contact Citizens by telephone to determine if the paper draft has cleared.) If the paper draft has not cleared, Citizens will immediately process Customer's stop-payment request. Citizens will notify Customer immediately if the paper draft has already cleared. To be effective, this type of stop-payment request must precisely identify the name of the payee, the payee-assigned account number, the amount and scheduled date of the payment, and the ID number from the Bill Payment screen.

Customer acknowledges that the stop payment feature of the Online Services is an alternate entry system for issuing stop payment orders between Customer and Citizens. When

using Online Services to stop payments, Customer should follow the onscreen instructions. Prior to requesting a stop payment, Customer must first verify that the item has not already been posted to Customer's account. If a stopped item has already been paid prior to Citizens' entry of the request, then Citizens shall not be liable for any loss incurred by Customer arising from the event.

Customer may initiate stop-payment requests online via Online Services only for paper checks you have written (non-electronically) on your Citizens accounts (not bill pay paper drafts). Online stop-payment requests received before 6:00pm Central Standard Time are typically processed on the same business day they are received. Stop payment requests received after 6:00pm Central Standard Time are typically processed on the next business day. To be effective, this type of stop-payment request must precisely identify the name of the payee, the check number, the amount, and the date of the check.

If Customer makes stop-payment requests online or by telephone, Citizens may also require Customer to provide Citizens with a written, paper request within fourteen (14) days. If Customer elects to cancel or stop payment using Online Services, such requests will not be effective until Citizens acknowledges receipt. Customer will incur stop-payment charges as disclosed in the current fee schedule for the applicable account. In the event Customer wants to stop a bill pay paper draft, stop payment charges incurred by the third party check processor will be assessed.

9. Business Days and Hours of Operation. Online Services can only make transfers and bill payments on business days. The business days for Citizens are normally Monday through Friday. Holidays are not business days. Customer may use Online Services to access accounts twenty-four (24) hours a day, seven (7) days a week, except during any special maintenance periods.

10. Access Codes, Personal Identification Numbers ("PINs"), and Passwords. Once Customer's application for Online Services is accepted, Citizens will provide Customer an access code and issue Customer a temporary personal identification number ("PIN") to initiate transactions and download Customer's account information with Online Services. Customer is required to change his or her PIN before Customer may initiate transactions and download account information with Online Services. In addition, after Citizens provides initial account access as requested by Customer, Customer is solely responsible for maintaining, terminating, and granting account access. Customer agrees to keep all security and access codes, PINs, and passwords confidential to prevent unauthorized access to Customer's accounts and to prevent unauthorized use of Online Services. Customer is responsible for any transactions, including charges or fees, made by another person if Customer provides access codes, PINs, or passwords to another person, even if that person is not an account-holder, and that such transactions will be deemed to be "authorized transactions" under the EFTA.

To help safeguard PINs and passwords, Customer should change PINs and passwords frequently. Citizens recommends that

Customer create a password that uses both upper and lower case alpha and numeric characters for purposes of security. Customer's PINs and passwords should not be associated with any commonly known personal identification, such as social security numbers, addresses, dates of birth, or names of children. For security purposes, Customer should memorize PINs and passwords and not write them down. If Customer forgets a PIN or password, Customer must contact Citizens to have a new temporary PIN or password issued. It may take several days before customer receives this temporary PIN or password.

11. Security. Customer understands the importance of Customer's role in preventing misuse of Customer accounts through Online Services and agrees to promptly examine statements for each of Customer's accounts as soon as Customer receives them. Customer agrees to protect the confidentiality of Customer's account and account number, and Customer's personal identification information such as driver's license number and social security number. Customer understands that personal identification information by itself, or together with information related to Customer's account, may allow unauthorized entry and access to Customer's account. Customer's password and PIN are intended to provide security against unauthorized entry and access to Customer's accounts. Data transferred via Online Services is encrypted in an effort to provide transmission security and Online Services utilizes identification technology to verify that the sender and receiver of Online Services transmissions can be appropriately identified by each other. Notwithstanding Citizens' efforts to insure that Online Services is secure, Customer acknowledges that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. Citizens cannot and does not warrant that all data transfers utilizing Citizens Online Services, or e-mail transmitted to and from Citizens, will not be monitored or read by others.

12. Fees. Fees payable by Customer for access to and use of the Online Services shall be at a rate specified by Citizens' fee schedule, which may be amended from time to time. Citizens may change fees upon thirty (30) days prior written notice to Customer. Customer authorizes Citizens to deduct all applicable fees from any deposit account Customer has at Citizens. Customer is responsible for telephone and Internet service fees incurred in connection with using Online Services.

13. Periodic Statements. Customer will not receive a separate Online Services statement. Citizens will mail or deliver (electronically or otherwise) to Customer periodic statements for Customer's accounts with the regularity provided for in the Deposit and Loan Agreements. In addition to reflecting Customer's other account activity, the statements will include any transfers or bill payments authorized using Online Services.

14. Customer's Responsibility. Customer is responsible for all transfers and bill payments Customer authorized using Online Services. If Customer permits other persons to use Online Services or security codes, Customer is responsible for any transactions those persons authorize from deposit and credit accounts. Customer should notify Citizens immediately if

Customer believes any of Customer's accounts have been accessed or Customer's security code has been used without Customer's permission. Contacting Citizens immediately will help Customer reduce his/her potential losses.

Customer can lose no more than \$50 if Customer notifies Citizens within two (2) business days of discovering any unauthorized use of Online Services or Customer's security code. However, Customer can lose as much as \$500 if Customer does not notify Citizens within two (2) business days of discovering the unauthorized use and Citizens can prove that it could have prevented the unauthorized use had it been notified. The limitations on Customer liability described in this paragraph do not apply to commercial accounts.

If Customer does not report unauthorized transactions that appear on any of Customer's periodic statements within sixty (60) days after such statements are conveyed to Customer, Customer risks unlimited losses on transactions made after the sixty (60) day period if Citizens can show that it could have prevented the unauthorized use had it been notified within this sixty (60) day period.

15. Citizens' Responsibility. Citizens is responsible for completing transfers and bill payments on time according to Customer's properly entered and transmitted instructions. However, Citizens will not be liable:

- If Customer does not have adequate money in a deposit account to complete a transaction from that account, or if that account has been closed;
- If Customer does not have an adequate credit limit in a credit account to complete a transaction from that account, or if that account has been frozen or closed;
- If Customer has not properly followed software or Online Services instructions on how to make a transfer or bill payment;
- If Customer has not given Citizens complete, correct, and current instructions so that Citizens can make a transfer or bill payment;
- If Customer does not authorize a bill payment soon enough for payment to be made and properly credited by the payee by the time it is due;
- If Citizens makes a timely bill payment but the payee nevertheless does not credit payment promptly after receipt;
- If withdrawals from any of Customer's linked accounts have been prohibited by a court order such as a garnishment or other legal process;
- If Customer's Computer, the software, the web browser, the ISP or Online Services was not working properly and this problem should have been apparent to Customer when Customer attempted to authorize a transfer or bill payment;
- If circumstances beyond Citizens' control prevent making a transfer or payment, despite reasonable precautions that Citizens has taken. Such circumstances include telecommunication outages, postal strikes, delays caused by payees, fires, and floods.

There may be other exceptions to Citizens' liability as stated in the Deposit and Loan Agreements.

16. Disclaimer of Warranty and Limitation of Liability.

Citizens makes no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the Online Services provided to Customer under this Agreement. Citizens does not and cannot warrant that the Online Services will operate without errors, or that any or all Online Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, Customer agrees that Citizens and its officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of Customer's use of or access to Online Services, including loss of profits, revenue, data or use by Customer or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of Citizens and its affiliates exceed the amounts paid by Customer for the services provided to Customer through Online Services.

17. Disclosure of Account Information to Others and Information Sharing Opt-Out.

17.1 Disclosure of Account Information To Others.

Citizens may disclose information to third parties about Customer's accounts. Citizens has entered into an agreement to have another party provide the Online Services functions. Citizens will provide this party with information about Customer's linked accounts, Online Services transactions, and E-Mail messages to carry out Customer's instructions.

In addition, Citizens may disclose information:

- Where it is necessary for completing transfers and bill payments;
- In order to verify the existence and condition of a payment account for a payee or holder of a check issued by Online Services;
- In order to comply with laws, governmental agency rules or orders, court orders, subpoenas or other legal process, or in order to give information to any government agency or official having legal authority to request such information;
- At Citizens' discretion, Citizens may disclose to affiliated companies information about Customer's accounts and transactions Customer has made to or from his/her accounts;
- If Customer provides written permission.

Please review Citizens' information handling practices and Privacy Policy for further details.

17.2 Information Sharing Opt-Out.

By requesting Online Services, Customer agrees that Citizens may disclose Customer's account information with third parties as described above. Customer understands that the service will not be provided if Customer does not agree to the information sharing practices described above.

18. Error Resolution. In case of errors or questions about Customer's Online Services transactions, please call the Customer Service telephone number listed in paragraph 25.

a. Error Procedures for Commercial Accounts.

If Customer is a commercial account holder and has a question about the statement or believes an error has occurred which could not be resolved by calling the Customer Service telephone number, please contact Citizens. The error resolution procedures contained in the remainder of this section do not apply to commercial accounts.

b. If Customer thinks a statement is wrong, or if Customer needs more information about a transfer listed on a statement, Customer should contact Citizens as soon as Customer can. Citizens must hear from Customer no later than sixty (60) days after Citizens sent the FIRST statement (electronic or otherwise) upon which the problem or error appeared. When Customer contacts Citizens:

- Tell Citizens your name and account number.
- Describe the error or 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 the suspected error related to a bill payment made via the Online Services Bill Payment Service, tell us the account number used to pay the bill, payee name, the date the payment was sent, payment amount, ID number, and the payee account number for the payment in question.

If you contact us by telephone or by e-mail, we may require that you send us your complaint or question in the form of a paper writing by postal mail or fax within ten (10) business days.

Citizens will communicate to you the results of our investigation within 10 business days, (twenty (20) business days if the transfer involved a new account), after you contact us and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) business days, (ninety (90) business days if the transfer involved a new account), to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days, (twenty (20) business days if the transfer involved a new account), 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 in the form of a paper writing within ten (10) business days, we may not provisionally credit your account. Your account is considered a new account for the first thirty (30) days after the first deposit is made, unless you already have an established account with us before this account is opened.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the

documents that we used in our investigation. If we have made a provisional credit, a corresponding debit will be made from your account.

19. Data Recording. When Customer contacts Online Services to conduct transactions, the information and E-Mail messages Customer enters will be recorded. By using Online Services, Customer consents to such recording.

20. No Signature Required. When using Online Services to pay bills, Customer agrees that Citizens may debit a Payment Account to pay checks that Customer has not signed. When using Online Services to make transfers from credit accounts, Customer agrees that Citizens may take any action required to obtain cash advances on Customer's behalf, including charging a linked credit account at Citizens or at an affiliate bank, without Customer's signature.

21. Authorized User Access. Customer may request that another person (the "Authorized User") have access to accounts owned by Customer using the Online Service. As set forth in paragraph 10, Customer is responsible for granting, terminating, and maintaining account access after Citizens provides the initial account access as requested by Customer. "Access" means the Authorized User may use Online Services to conduct transactions (including transferring funds or making payments) or obtain information on accounts owned by Customer. If Customer requests an Authorized User for the Online Services, Customer authorizes the Authorized User to use Online Services to access all current and future checking, savings, line of credit, loans and credit card account(s) on which Customer is an individual or joint owner at Citizens or any of its affiliates. Customer understands and agrees that Customer is responsible for all transactions or actions of the Authorized User on Customer's accounts, including charges and fees, and that all transactions are deemed authorized under the EFTA.

22. Change in Terms. Citizens may change any terms of this Agreement at any time. If the change would result in increased fees for any Online Services, increased liability for Customer, fewer types of available electronic funds transfers, or stricter limitations on the frequency or dollar amount of transfers, Citizens agrees to give Customer notice at least thirty (30) days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic funds transfer system. Citizens will post any required notice of the change in terms on its website or forward it to Customer by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic funds transfer system, Citizens will notify Customer of the change in terms within thirty (30) days after the change becomes effective. Customer's continued use of any or all of the subject Online Services indicates Customer's acceptance of the change in terms. Citizens reserves the right to waive, reduce or reverse charges or fees in individual situations. Customer acknowledges and agrees that changes to fees applicable to specific accounts are governed by the applicable Deposit Agreements, Loan Agreements, schedules and disclosures.

23. Assignment. Citizens may assign its rights and delegate its duties under this Agreement to a company affiliated with Citizens or to any other party.

24. Termination. Customer or Citizens may terminate this Agreement and Customer's Online Services subscription at any time upon giving notice of the termination to the other party. If Customer terminates Online Services, Customer authorizes Citizens to continue making transfers and bill payments Customer has previously authorized and continue to charge monthly fees until such time as Citizens has had a reasonable opportunity to act upon Customer's termination notice. Once Citizens has acted upon Customer's termination notice, Citizens will make no further transfers or payments from Customer's accounts, including any transfers or payments Customer has previously authorized. If Citizens terminates Customer's use of Online Services, Citizens reserves the right to make no further transfers or payments from Customer accounts, including any transactions Customer has previously authorized. If the Online Services is terminated by either party, Citizens is not liable for any losses related to payments not made as a result of termination, for example, re-occurring payments that are not made.

25. Notices and Bank Contact. All notices and other communications provided for in this Agreement shall be in writing at the address indicated below or, if expressly permitted in the Agreement, by telephone at the number indicated below. Citizens shall be entitled to rely on any communication believed by it, in good faith, to be genuine and to have been made by Customer.

- For a Stop Payment, Unauthorized Transaction or Error Resolution request, Customer must alert Customer Service for Online Services immediately at 952-925-6561 and notify Citizens in writing by mailing Customer correspondence to the following address:

Citizens Independent Bank
5000 West 36th Street
St. Louis Park, MN 55416

When notifying Citizens of an Unauthorized Transaction or Error Resolution, Customer must provide to Citizens sufficient information to respond to such a request, including, if applicable, Customer's name (or the name of the person drawing the check or making the payment request), Customer's account number(s), the name of the payee(s), payment or transaction amount and date of the payment or transaction.

- If Customer has any questions regarding Online Services or Online Services transactions, please call us at 952-926-6561, send us an e-mail, or visit our office.

26. Retention. This Agreement should be retained for future reference.

27. Consent to Electronic Delivery of Notices. Customer agrees that any notice or other type of communication provided pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Citizens Online Services website or by E-mail. Customer agrees to notify Citizens immediately of any change in Customer's E-mail address.