

Casey State Bank Online Banking Agreement and Disclosure

Please carefully read this entire agreement and keep a copy for your records. By pressing the "I ACCEPT" button, you agree to the terms and conditions as set forth in this Agreement. If you decide not to agree to the terms and conditions, you should exit this site.

This AGREEMENT governs the use of Casey State Bank Online Banking Service and is made and entered into by and between Casey State Bank, where the Account(s) accessed through Online Banking are held, and each person who signs the Bank's signature card for the Account, or is referenced on the Bank's records as an owner of the Account. Each customer is jointly and severally liable for all transactions initiated through Casey State Bank Online Banking, including overdrafts, even if the customer did not participate in the transaction which resulted in the overdraft.

Casey State Bank Online Banking is a Bank service accessed through a computer to electronically connect with a database that allows you to view Account balances and transaction information, transfer funds among designated Accounts, and to send electronic mail to the Bank.

The terms and conditions of any deposit account agreement, rules, regulations, schedule, signature card, credit agreement, including any disclosures made pursuant to such agreements, or authority executed by or made available to Customer and any subsequent amendments to any of the foregoing, are incorporated herein by reference.

Some of the transactions permitted under this Agreement are governed by the Electronic Fund Transfers Act and some terms and conditions included in the Agreement are required by this Act.

Casey State Bank may change the information or products mentioned on this site at any time without notice. Information about products and services are provided for informational purposes only.

While Casey State Bank makes every effort to provide accurate information, it assumes no responsibility for accuracy. Some information provided to you through this website may contain technical or other inaccuracies or omissions, typographical errors, and may become outdated.

Liability

Neither Casey State Bank or its affiliates, or any party involved in the creating, producing, or delivering of this site is liable for any direct or indirect, incidental, consequential, punitive or other damages of any kind after accessing this site. Casey State Bank or the service providers will not be responsible for any direct or indirect, special, consequential, economic or other damages arising in any way due to the installation, use, or maintenance of the equipment, software, the online access service, or Internet browser or access software. Casey State Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage all of our customers to scan their computer with a reliable virus protection product to detect and remove any viruses.

Definitions

"We," "Us," "Our," "Bank" – refers to the financial institution – Casey State Bank and its branches and any agent, designee or assignee the Casey State Bank may involve in Online Banking.

"You" and "Your" – refers to account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account.

"Account" or "Accounts" – refers to your accounts at Casey State Bank.

"Business Day Cutoff" – If you make a deposit before 5:00 P.M. on a business day that we are open, we will consider that day to the day of your deposit. However, if you make a deposit after 5:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

"Consumer Customer Privacy" – described as The Bank's information collection and disclosure policies. Casey State Bank realizes that customer privacy is very important. Our Privacy Policy may be obtained by clicking on the Security Tab on the home page of our Web site and selecting Privacy Policy.

Fees for Online Banking Service

Casey State Bank offers the benefits and convenience of its Online Banking and Bill Pay services to you free of charge. However, other normal fees and charges will be assessed at the rates published in Casey State Bank's fee schedule.

These fees are subject to change. Casey State Bank will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

Access to Online Banking

You may access the Casey State Bank Online Banking service 24 hours a day, 7 days a week. To access the Online Banking service, you must have an account at Casey State Bank, access to Internet service, an email address, an Access ID and a Password. Online Banking can only be used to access Casey State Bank accounts in which you are designated as an account owner or signer. Access to your accounts through Online Banking will be based upon the identification of users and authority levels specified in your Account Agreement. If the accounts are jointly held, you agree that access to the information and all transactions initiated by the use of your Access ID and Password are authorized unless we have been notified to cancel the service. We undertake no obligation to monitor transactions through Online Banking or Bill Pay to determine that they are made on behalf of the accountholder.

The Casey State Bank website requires a personal computer with access to the Internet. Customers will need a browser such as Internet Explorer 6.0 (or later) from Microsoft Corporation, with 128-bit encryption. The browser must be configured to accept cookies. For the best view, set the screen resolution to 1024 X 768 pixels.

All electronic communications that we receive from you on the Casey State Bank website will be deemed valid, authentic, and binding obligations. You agree that these electronic communications will be the same as your written and signed paper communications, and shall be deemed for all purposes to have been signed and to constitute an original when printed from electronic files or records established and maintained in the normal course of business. You agree that electronic copies of communications are valid and you will not contest the validity of transactions.

Use of Your Access ID and Password

You agree to keep your Access ID and Password confidential to prevent unauthorized access to your account. We recommend that you memorize your Access ID and Password. You agree to not give your Access ID and Password to any unauthorized persons. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should not be written down. In addition, you must make sure that no one is physically watching when you enter your password. If you are logged into the service, be sure to log off of the service and exit the browser when you leave the computer unattended. Your session will be automatically terminated after 15-minutes of inactivity. You agree to assume responsibility for all transactions up to the limits allowed by applicable law.

Password Guidelines: Passwords are the key to each Customer having a secure passage to their financial records. Passwords are issued by the financial institution and are issued in an expired state, so the Customer will be required to change any password provided by Casey State Bank.

* Casey State Bank controls the minimum and maximum length of passwords. The shortest minimum allowed is 8 characters, and the longest maximum is 15 characters.

* We require passwords to contain at least one (1) upper case letter, one (1) lower case letter, one (1) symbol, and one (1) numeric character.

* The new password cannot be similar to the old password or to the logon name.

* The Financial Institution DOES NOT have access to the Customer's personal password. The Online Services Department of Casey State Bank has the ability to issue a new password in the event that a Customer has forgotten their current password or has been locked out due to three (3) invalid login attempts. As with the initial password, any password issued by the financial institution must be changed by the Customer at the next login.

You agree to create a secure password to access your Online Banking site. Please read the following tips for creating a secure password:

- ▶ Never write it down.
- ▶ Change your password often
- ▶ Use a different password for every site
- ▶ Do not use personal information, i.e. name, family members names, birthdays, anniversaries, social security number, etc.
- ▶ Do not give your password to anyone
- ▶ Use a passphrase instead of words. (i.e. useapassphraseinsteadofwords)
- ▶ Use a combination of alpha, numeric, and special characters

Consumer Liability

Tell us AT ONCE if you believe your password has been lost, stolen or compromised. Telephoning is the best way of keeping your losses down. You could lose all the money in your account (plus your maximum limit from an overdraft line of credit or your overdraft privilege). If you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your password without your permission.

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

Also, if your statement shows transfers or bill payments 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 if you had told us in a timely manner.

If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Contact us in the event of unauthorized transfer or bill payment. If you believe your password has been lost or stolen, that someone has transferred or may transfer money from your account without your permission, or that someone has made a bill payment from your account without your permission, call us immediately.

Error Resolution Notice

Telephone us at 1-866-666-2754 or write to us at Casey State Bank , P.O. Box 67, West Union IL 62477, or email us at onlineservices@caseystatebank.com as soon as you can, if you think your statement is wrong or if you need more information about a transfer or bill payment listed on the statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
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 us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer or bill payment involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer or bill payment involved a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer or bill payment 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 within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

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.

Please examine your statement promptly and immediately advise us of any errors. If no error is reported within sixty (60) days, the statement will be considered correct.

Statements

You will continue to receive your regular account statement.

Account Information

You can obtain the following information:

- * Balance information on all deposit and loan accounts, loan payment amounts, payment due dates, and certificates of deposit maturity dates.
- * Review transactions on your accounts for current and previous statement cycles.
- * Export your statement information into Quicken, Quick Books or Microsoft Money personal financial management software. Quicken and Quick Books version 2005 and greater do not allow export using our Internet Banking product.

Stop Payments

You may request us to stop payment by giving us an oral or written order with all of the necessary information about the item. Oral orders are effective for fourteen days, unless confirmed in writing during that time. Written orders are valid for six months from the date the written order or oral order is received, unless renewed in writing. We may accept a stop payment request from any party authorized to sign on the account regardless of whether the check was signed by that party. You agree to hold us harmless for refusing to pay the item. We will not be liable for any payment if we have not had sufficient time (at least 24 hours) to act on your request, or if, because of such payment, other items are returned or refused. We will not be bound by any stop payment order unless the amount, date, account number, check number, and payee given are exactly as they appear on the check when presented.

Funds Transfers

You may make the following types of funds transfers:

- * Transfer funds from checking to checking.
- * Transfer funds from checking to savings.
- * Transfer funds from savings to savings.
- * Transfer funds from savings to checking.
- * Make payments from checking to loan accounts or overdraft protection demand deposit loan accounts.
- * Make payments from savings to loan accounts or overdraft protection demand deposit loan accounts.
- * You may make arrangements for one time, on demand transfers or loan payments or make scheduled transfers to occur in the future or on a recurring basis.

Money Market Deposit and Savings Deposit Accounts – You may make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle (or similar period) of at least four (4) weeks, to another of your accounts (including a transaction account) with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by you and payable to third parties. These limitations are defined by federal regulations, and we are required to take action if you exceed the number of transfers or withdrawals allowed.

Transfers and payments made after 5:00 p.m. will not be credited until the next business day.

You will be provided a confirmation number with each transfer. Please write down this number when you receive it. It helps us resolve any questions you may have concerning your transactions.

It is our responsibility to process all transfers and bill payments properly initiated through the Online Banking service in accordance with this Agreement. We will use our best efforts to comply with your instructions promptly and properly. However, Casey State Bank shall incur no liability if we are unable to complete any requests, payments or transfers initiated by you because:

1. You have failed to provide the correct Access ID or Password.
2. Through no fault of the Bank, you do not have sufficient funds available in your account.
3. A legal order directs us to prohibit withdrawals from your account(s).
4. Your account has been closed or a hold has been placed on your account.
5. You, or anyone you allow, commits any fraud or violates any law or regulations.
6. The equipment, phone lines, or computer systems were not working properly or were temporarily unavailable.
7. You have not properly followed the instructions for operating the software or equipment, or for initiating a transfer or bill payment.
8. You have not given complete, correct, and current instructions on how to make a transfer or bill payment.
9. You do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due.
10. You have not provided the correct name, address, phone number, or account number for the payee.
11. A timely bill payment is made, but the payee nevertheless does not credit your payment promptly after receipt.
12. Circumstances beyond our control (e.g., fire, flood, power outage, equipment or technical failure or breakdown) prevent the transaction despite reasonable precautions that we have taken.
13. You default under any agreement with us, or if you terminate this Agreement.

There may be other exceptions not specifically stated in this Agreement with you.

The account balances shown on Online Banking may not reflect your balance due to deposits that may be in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. The balance will show the most current as of date.

Cancellation of Online Banking

Your Online Banking service could be cancelled at any time by Casey State Bank without prior notice due to insufficient funds in an account or other circumstances that may create an unexpected liability to us.

Electronic Mail

If you send Casey State Bank an electronic mail message, Casey State Bank will be deemed to have received it on the following business day. Casey State Bank will have a reasonable time to act on your e-mail. Do not send confidential information such as account numbers, Social Security numbers or PINs through email, as it is not encrypted and may be intercepted.

You should not rely on electronic mail if you need to communicate with Casey State Bank immediately (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur). You should call us at 1-866-666-2754, or stop by one of our locations.

Contact by Casey State Bank or Affiliated Parties

No Casey State Bank employee, nor any company affiliated with Casey State Bank Online Services will contact you via email or phone requesting your Online Banking PIN or Password. If you are contacted by anyone requesting this information, please contact us at 1-866-666-2754 immediately. **DO NOT GIVE ANYONE YOUR PIN INFORMATION.**

Other Agreements

In addition to this Agreement, you and Casey State Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking service is your acknowledgement that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you opened your accounts at Casey State Bank, including the charges or fees that may be imposed for stop payment orders, overdraft charges, etc.

Modifications to this Agreement

Casey State Bank may modify the terms and conditions applicable to the Online Banking Service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Online Banking service in whole or part at any time without prior notice.

Inactivity/Termination

We may terminate this Agreement and your use of Online Banking services at any time without cause of prior notice. This Agreement and your use of the available Internet services will be terminated automatically if your account(s) are closed or access to your accounts is restricted for any reasons. The Bank reserves the right to terminate this Agreement if the service is not used for a period of six months. This Agreement and your use of Online Banking services may be terminated at any time without prior notice due to insufficient funds in one of your accounts. After termination on such basis, you may again enroll once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. We reserve the right to temporarily suspend Online Banking services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your Access ID or Password as an indication of attempted security breach. Termination of the services does not affect your obligations under this Agreement with respect to occurrences before termination.

To cancel the Online Banking service, you must notify Casey State Bank and provide your name, address, and the effective date to stop the service. You may notify us by one of the following methods:

1. By initiating a customer inquiry through our Website at, Contact Us.
2. By calling us at 1-866-666-2754, 8:00 A.M. to 5:00 P.M. (Central Time) Monday through Friday.
3. By writing a letter and either sending it to the following address or giving it to a Customer Service Representative at any Bank location:

Casey State Bank
Attention: Online Services Department
P.O. Box 67
West Union, IL 62477

Governing Law

This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Illinois.

Accepting the Terms and Conditions of this Agreement

Upon use of this Website, you accept the terms and conditions of this Agreement. This Agreement governs in addition to, but not limited to, your signature card, our "Understanding Your Deposit Accounts Agreement", "Electronic Funds Transfer Agreement and Disclosure", "Truth In Savings Disclosure", "Privacy Policy", and any loan agreement(s). If you do not agree with these terms, do not use this site. Use of this site by you or any person authorized by you indicates your agreement to these terms and conditions and any instructional material that we provide you regarding the services.