

1. Online Banking

By enrolling in Bank of St. Croix, a Division of United Fidelity Bank, fsb's (Bank of St. Croix) Access Anytime Online Banking, you agree to the following rules for Personal Accounts or Business Accounts governing your Accounts. Please read these additional rules carefully and retain them for your records. We have the right to change the rules at any time by notice mailed or emailed to you at the last address or email address shown for your primary checking account. You may use a Personal Computer ("PC") through an Internet connection to obtain account balances and transaction information. You may also use your PC to obtain statements on your accounts and to transfer money between your accounts. However, transfers from your savings and Money Market accounts are considered pre-authorized transfers, and pre-authorized transfers are limited to six per monthly statement cycle by federal regulations. In addition, you may use your PC to electronically direct us to make payments from your account to third parties ("Payees") that you have selected to receive payment through Online Bill Pay. You may make payments through Online Bill Pay to any business professional, merchant, family member or friend. The ("Account") means your designated bill payment checking account at Bank of St. Croix from which we make bill payments on your behalf pursuant to the Agreement. By subscribing to Online Bill Pay or using Online Bill Pay to make any payments to a third party, you agree to the terms of the Agreement.

2. Your User Code and Password (PIN)

You must have a User Code and a Password (PIN) to access Online Banking. Your User Code is your account number with Bank of St. Croix. Your initial password (PIN) is your Access Anytime 24-hour telephone banking PIN. You will immediately be prompted to change your password. Your new password must be at least 8 digits in length and contain 1 alpha and 1 numeric character. The password is case sensitive. You may change your password any time after the initial logon.

3. Equipment

You are solely responsible for the equipment (including in the case of Online Banking, your personal computer and software) you use to access Online Banking. We are not responsible for errors or delays or your inability to access Online Banking caused by your equipment. We are not responsible for the cost of upgrading your equipment nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

4. Business Days/Hours of Operation

Our Online Banking business hours are 6:00 a.m. to 6:00 p. m. (CST), Monday through Friday. Business conducted on Saturday will be posted effective the following Monday. Payments and transfers can be completed only on business days, although the Online Banking is available 24-hours a day, seven days a week except during maintenance periods for the scheduling of payment orders and transfers.

5. Notice of Your Rights and Liabilities

Security of your transactions is important to us. Use of Online Banking requires a password or PIN. If you lose or forget your password or PIN, please call (800) 280-8280.

We may accept as authentic any instructions given to us through the use of your password or PIN. You agree to keep your password or PIN secret and to notify us immediately if your password or PIN is lost or stolen or if you believe someone else has discovered your password or PIN. You agree that if you give your password or PIN to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use Online Banking. Online Banking enables you to change your password; we require that you do so regularly. We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to (1) monitor and/or record all communications and activity related to Online Banking; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer. You agree that our records will be final and conclusive as to all questions concerning whether or not your password or PIN was used in connection with a particular transaction. If any unauthorized use of your password or PIN occurs, you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds.

6. Customer's Liability for Unauthorized Transfers

If you believe your card 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, notify Bank of St. Croix as quickly as possible. Notification within two business* days will assure your loss at no more than \$50.00. In cases of fraud on a VISA transaction, the \$50.00 liability may be waived. Notification after two days' time could result in a loss of up to \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within 60 days after the statement was mailed to you, you may not receive 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 time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

If you notice a discrepancy on your statement, notification must be made to Bank of St. Croix within 60 days of the statement

date. To notify Bank of St. Croix, call (800) 280-8280 or write to:

Bank of St. Croix
A Division of United Fidelity Bank
Deposit Operations
P.O. Box 1347
Evansville, IN
47706-1347

If your VISA card is lost or stolen, call (800) 554-8969

7. Bank of St. Croix's Liability for Failure to make Transfers

If an Electronic Fund Transfer is not recorded on your account according to contractual regulations, Bank of St. Croix will assume responsibility for losses and damages. However, Bank of St. Croix will not be responsible for:

- Insufficient funds in your account to allow the transfer
- An automated teller machine without insufficient cash
- An automated teller machine out of service
- Your transfer if it is above the credit limit stated on your line of credit
- Circumstances beyond our control preventing the transfer

Additional exceptions are stated in the account agreement. Only actual damages proved by the consumer can be claimed.

8. Error - Resolution

Notify us as soon as possible if you think your statement or receipt is in error, or if you need additional information. Notification must be made no later than 60 days from the first statement date on which the discrepancy appeared.

Please include:

- Your name and account number
- Description of the error or the transfer in question
- The dollar amount of the suspected error

A written notification may be required within 10 business days.

The results of the investigation will be disclosed within 10 business days following your notification. An additional 45 days may be needed to investigate your discrepancy. If additional time is needed, we will credit your account within 10 business days for the amount in question so you have use of the money during the time it takes us to complete our investigation. However, if we did not receive your information in writing as requested, your account may not be credited.

We will notify you of the results within three business days after completing our investigation. If the investigation determines no error was made, we will send you a written explanation. Supporting documentation will be available upon request.

For errors involving new accounts, point-of-sale, or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount in question.

IMPORTANT

If your card is lost or stolen, please notify us immediately at (800) 280-8280 during regular business hours. If your VISA card is lost or stolen, call (800) 554-8969.

9. Disclosure of Account Information to Third Parties

We may disclose information to third parties about your account or the transactions you make:

- a. where it is necessary for completing transactions or resolving errors involving Online Banking; or
- b. in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or
- c. in order to comply with government agency rules, court orders, or other applicable law; or
- d. to our employees, service providers, auditors, collection agents, or attorneys in the course of their duties and to the extent allowed by law; or
- e. if you give us your permission.

10. Termination

You may terminate your use of Online Banking at any time by:

1. Calling Bank of St. Croix Online Banking Support at (800) 280-8280 ;
2. Writing us at Bank of St. Croix, a Division of United Fidelity Bank P.O. Box 1347, Evansville IN 47706-1347;
3. Sending an email to us via the Internet at operations@unitedfidelity.com. (To protect your privacy over the Internet, we recommend that you do not send sensitive information like your account number, social security number, password or PIN by email.)

We reserve the right to terminate at any time your access to Online Banking, in whole or in part, without cause and without prior written notice. In that event, or in the event that you give us a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to temporarily suspend Online Banking in situations deemed appropriate by us, at our 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 password or PIN as an indication of an attempted security breach. Termination of Online Banking does not affect your obligations under this Agreement with respect to occurrences before termination.

11. Limitation of Liability

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by Bank of St. Croix's Access Anytime Online Banking or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

12. Amendments

Bank of St. Croix can change a term or condition of this Agreement by mailing or delivering to you a written notice at least 30 days before the effective date of any such change. We do not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of our system or an account. However, even in these cases, if the change is to be made permanent, we will provide you with a notice of the change with the next regularly scheduled periodic statement we send you, or within 30 days, unless disclosure would jeopardize the security of our system or an account. Notices mailed or delivered to you under this paragraph will be considered effective if mailed to the most recent address we show for you in either our Checking or Savings Account records, or email address in which you authorized to receive such notices and/or disclosures.

13. Security Procedures

By accessing Online Banking, you hereby acknowledge that you will be entering a protected web site owned by Bank of St. Croix, which may be used for authorized purposes. Bank of St. Croix may monitor and audit usage of the System, and all persons are hereby notified that use of Online Banking constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.

Online Bill Payment

1. Scheduling Payments

You may choose to add Bill Pay and use your PC to electronically schedule payments with the Bank of St. Croix's Access Anytime Online Bill Pay. Payments are posted against your balance available for withdrawal, as defined in the Bank's Funds Availability Policy, plus the available credit on your overdraft protection, if any, or other line of credit. Payments may be made only to payees with a U.S. payment address. You may not make a payment of alimony, child support, taxes, or any other governmental fees or court-directed payments through Online Bill Pay.

2. Delivery of Your Payments and Transfers

You may schedule payments to be initiated on the current business day, on a future date, or on the same date of each month, subject to the restrictions in the Agreement. Although you can enter payment information through Online Bill Pay 24- hours a day, seven) days a week, payments can be initiated only on business days. Funds will be deducted from your Account on the business day on which a payment is to be "initiated". This date is referred to in this Agreement as the "Transaction Date." If you direct the initiation of a payment to occur on a day other than a business day, it will be initiated on the following business day.

After funds are withdrawn from your Account, we may remit your payments by electronic funds transfer, including ACH (Automated Clearing House) or we may remit your payments by mailing your Payee a check. Because of the time it takes to send your payment to them, your Payee generally will not receive payment on the Transaction Date. This applies regardless of whether the payment is a next-day payment, a future payment, or a recurring payment, as described below. Therefore, in order to provide sufficient time for payments to be received by your Payees, the Transaction Date should be five to seven days prior to the date your payment is due, excluding any applicable grace periods. It is helpful if you allow additional time for a payment to be completed the first time you send a payment to a Payee through Online Bill Pay. This allows the Payee to adjust to the new form of payment. You may schedule a payment to be initiated on any business day or any future date. Payments must be scheduled by the normal cut-off time of 6:00 p.m. (CST) on any business day in order for the payment to be initiated for that business day. Transfers must be scheduled by the normal cut-off time of 6:00 p.m. (CST) on any business day in order for the transaction to be completed on that business day.

3. Recurring Payments

Recurring payments are those made for the same amount and are made on a weekly, bi-monthly, monthly basis, etc. Once started, recurring payments will be made automatically until you stop or cancel the service.

4. Our Liability for Failure to Complete Transactions

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 might be liable for some of your losses or damages. However, there are some exceptions. We will not be liable for instance:

- a. if through no fault of ours, you do not have enough money in your account to make the transfer;
- b. if the money in your account is subject to legal process or other encumbrances restricting transfer;
- c. if the transfer would go over the credit limit on your overdraft limit (if any);
- d. if the automated teller machine or the merchant where you are making the transfer does not have enough cash;
- e. if the system was not working properly when you started the transfer;
- f. if circumstances beyond our control (such as fire or flood or systems failure) prevent the transfer, despite reasonable precautions that we have taken; or
- g. if the payee mishandles or delays handling payments sent by us.

5. Canceling Payments

You may use your PC to cancel a payment up to 6:00p.m. (CST) on the business day your payment is scheduled to be initiated ("Transaction Date"). There is no fee for canceling a payment Online.

6. Rights of Stop Payment

You may stop payment on any Electronic Fund Transfer debit made through the ACH by notifying Bank of St. Croix either orally or in writing at least three business days before the transfer is to be made. An oral stop payment is good for 14 days at which time it will expire unless written authorization is received. A written authorization is in effect until the earliest of: withdrawal of the stop payment by you or the return of a debit entry; or, where applies to more than one debit entry, the return of all entries. You agree to hold the Bank harmless for all expenses and costs incurred by the Bank on account of refusing payment of such debit and agree not to hold the Bank liable on account of payment contrary to this request if same occurs through inadvertence, accident, or oversight.

DISCREPANCIES

To notify Bank of St. Croix, call (800) 280-8280 or write to:

Bank of St. Croix
A Division of United Fidelity Bank
Deposit Operations
P.O. Box 1347
Evansville, IN
47706-1347

7. Statements

All payments, transfers, and/or fees made with Bank of St. Croix's Access Anytime Online Banking will appear on your monthly Account statement. The Payee name, payment amount, and date of the payment will be shown for each payment made through Online Bill Pay during that month.

8. Fees

Fees for Bank of St. Croix's Access Anytime Online Banking shall be payable in accordance with a schedule of charges as established and amended by Bank of St. Croix from time to time. Charges shall be automatically deducted from customer's Account, and Bank of St. Croix shall provide to customer monthly notice of such debit(s) on your statement.

