

Internet Banking Agreement and Federal Disclosure

This Agreement governs the use of our "Internet Banking Service," referred to as the "Service," provided by First Federal Savings & Loan Association of Central Illinois. By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the Institution account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Institution. "You," "your," and "yours" mean the person(s) using the Service. "We," "our," "us," and "Institution" refer to First Federal Savings & Loan Association of Central Illinois that holds your accounts.

Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

Required Equipment

In order to use our Internet Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser (either Firefox 3.0 or higher, Microsoft Internet Explorer 7.0 or higher, Opera (version 9.0+), Safari (version 3.0+) Chrome (version 4.0+) Konqueror (version 3.0+) a Username, and Password. The PASSWORD is the confidential personal identification key you use to access your account(s) through Internet Banking. You are responsible for the installation, maintenance, and operation of your Computer, browser and the software. The Institution is not responsible for any errors or failures from any malfunction of your Computer, the browser or the software. The Institution is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

The Service

To use our Internet Banking Service, you must have at least one personal account with us. In addition you must acquire a Username and Password specific to our Internet Banking Service. Through our Internet Banking Service, you will have access to any of your deposit accounts or loan accounts you have with our Institution. The Institution reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances.

Description of Internet Banking

The Service allows you to perform some or all of the following functions from your Computer:

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Online Account Access Functions and Limitations of Transfers

You may use Internet Banking to (a) transfer funds between your accounts; (b) obtain account balances; (c) obtain history and transaction information on your accounts; and (d) obtain loan account balance information. These features are limited to the extent, and subject to the terms, noted below.

- i. Your ability to transfer funds between certain accounts is limited by federal law and the Deposit Agreement. You should refer to the Deposit Agreement for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Internet Banking Service are counted against the permissible number of transfers described in the Deposit Agreement.
- ii. There may be at least a one-business-day delay in transferring funds between your accounts. Except as provided in this Agreement, all Internet Banking transaction instructions received by 12:00 p.m. CST will be completed that business day. Any instruction received after 12:00p.m. CST will be completed the next business day.
- iii. Transactional information for your accounts will be available from Internet Banking for a maximum of three statement cycles from the date of inquiry.

Username, Password and Security

Your Internet Banking Service requires a Username and Password necessary to access Internet Banking functions. You agree not to give or make available your Password to any unauthorized individual. If you believe your Password has been lost or stolen, someone has attempted to use the Internet Banking Service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money without your permission, you must notify the Institution immediately ([see Contact Information below](#)). The Institution does not maintain a record of your Password. If you lose or forget your PASSWORD, contact the Institution immediately so that you may select a new confidential Password.

Institutions Contact Information:

Charleston Address: First Federal S & L of Central Illinois

800 W. Lincoln Ave

Charleston, IL 61920

Phone: 217-348-8105

Shelbyville Address: First Federal S & L of Central Illinois

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200 N. Morgan Street

Shelbyville, IL 62565

Phone: 217-774-3322

Windsor Address: First Federal S & L of Central Illinois

1116 Maine Street

Windsor IL 61957

Phone: 217-459-5626

The Institution does not maintain a record of your Password. Under no circumstances should an Institution employee ever request your Password through Online Banking, over the Internet or through other contact. Do Not respond to any such request, even if the person claims to represent the Institution. Please report any such request to the Institution Management Immediately!!

Your Liability for Unauthorized Transfer

Please tell us AT ONCE if you believe your account information and/or Password have been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you believe your account information and/or Password has been lost or stolen, and 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 account information and/or PASSWORD without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your account information and/or PASSWORD, and we can prove we could have stopped someone from using your account/and or PASSWORD without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time.

Errors and Questions

Telephone us 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. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include:

1. Your name and account number,

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2. A description of the error or the transfer you are unsure about and an explanation of why you believe it is an error or why you need more information,
3. The dollar amount of the suspected error, and
4. The date of occurrence.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will generally tell you the results of our investigation within 10 business days of the receipt of your complaint or question (20 business days if the transaction involved an account opened within the past 30 days). If we need more time, however, we may take up to 45 days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Data Recording

When you access Internet Banking to conduct transactions, the information you enter may be recorded. By using Internet Banking, you consent to such recording.

No Signature Required

When using Internet Banking to conduct transactions, you agree that the Financial Institution may debit your account to complete the transactions, or honor debits you have not signed.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If you give us written permission.

Charges

You will be charged \$5.00 per month for Internet Banking access, unless you opt-in to receive electronic-only statements on all available accounts. NOTE: Your Deposit accounts and loan accounts are still subject to the fees, charges, balance requirements, etc. articulated in the Deposit Agreement and Loan Agreement.

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Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by the Institution from time to time. In such event, the Institution shall send notice to you either at your address as it appears on our records or **by online notice through Internet Banking**. Any continuation of Internet Banking after the Institution sends you a notice of change will constitute your agreement to such change(s). Further, the Institution may, from time to time, revise or update the Institution program, services, and/or related material(s) rendering such prior versions obsolete. Consequently, the Institution reserves the right to terminate this Agreement as to all such prior versions of the programs, services, and/or related material(s) and limit access to more recent versions and updates.

Address Changes

You agree to promptly notify the Institution, in writing, of any address change.

Termination or Discontinuation

The termination of Internet Banking by you is done by not accessing or using the Service. However, any transactions or payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitation

The Institution reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. The Institution is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement.

Disputes

In the event of a dispute regarding Internet Banking, you and the Institution agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Institution, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Institution relating to the subject matter of this Agreement. If there is a conflict between what one of the Institution's employees says and the terms of this Agreement, the terms of this Agreement have final control.

Assignment

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You may not assign this Agreement to any other party. The Institution may assign this Agreement to any present or future, directly or indirectly, affiliated company. The Institution may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

The Institution shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Institution. No delay or omission on the part of the Institution in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

This Agreement shall be governed by the laws of the jurisdiction in which the Financial Institution is located and by applicable Federal laws and regulations.

Federal Disclosure

You agree to accept this disclosure online rather than a paper disclosure. We recommend you print the entire Agreement and Disclosure for your records. If you are unable to print this, please request a paper disclosure to be mailed to you.