

Online Banking Agreement and Disclosure Statement

This agreement states the terms and conditions that apply when you use Community First Bank's Online Banking service (CFB Online Banking). These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. You can obtain copies of any disclosures pertaining to all of your Community First Bank accounts by calling 715-677-4523. You must also follow all of our instructions and procedures applicable to the services covered by this agreement.

The terms "you" and "your" mean each person who establishes an Online Banking Customer Account with us or who uses or is authorized to use an Online Banking identification number and password or other means of access we establish or approve. "CFB Online Banking" means our service that allows you to make payments, transfer funds, access accounts, obtain information and perform other transactions over the Internet by use of a personal computer and modem and/or other means we authorize or allow.

Should conflicting terms arise between the CFB Online Banking disclosures and the original product account disclosures, the most recent version of the original product account disclosure will take precedence.

QUALIFICATIONS

To qualify for CFB Online Banking you must:

- Be a customer of Community First Bank with open accounts in good standing
- Be a resident of the United States

IDENTIFICATION NUMBER AND PIN

To access our CFB Online Banking service, you will be assigned an identification number and/or other means of access we establish to provide for your CFB Online Banking Customer Account, together with a PIN, which are issued separately. Customers are required to change their PIN numbers upon the initial sign on. Anyone to whom you give your CFB Online Banking identification number and PIN or other means of access will have full access to your accounts even if you attempt to limit that person's authority.

ONLINE BANKING TRANSACTIONS

You, or someone you have authorized by giving them your CFB Online Banking identification number and PIN or other means of access (even if that person exceeds your authority), can instruct us to perform the following transactions:

- Make transfers between your qualifying accounts to the extent authorized.
 - Transfer between deposit accounts
 - Transfer to a loan account/authorizing payment
 - Advance loan funds on a revolving line of credit
 - Authorize electronic funds transfers
 - Authorize stop payments
- Obtain information that we make available about your qualifying accounts.
 - View stop payment list
 - View transfer list
- Obtain other services or perform other transactions that we authorize.
- Pay bills from your accounts (if you have BillPay).

LIMITS OF CFB ONLINE BANKING TRANSACTIONS

You must have enough available money or credit in any account from which you instruct us to make a payment, transfer or pay a bill using BillPay. You may not designate any account that requires more than one signature for withdrawals as an account for use for payments or debits. If any of your qualifying accounts are money market savings accounts, certain types of withdrawals from those accounts, including payments and transfers, are limited in any monthly statement period. Please see our account disclosures for your account type for these limits. You also agree to the "Deposit Account Rules" that you received when you opened your deposit account. You can request another account disclosure at the time you fill out your CFB Online Banking application.

OUR LIABILITY FOR FAILURE TO COMPLETE PAYMENTS OR TRANSFERS

If we do not complete a payment or transfer on time or in the correct amount or stop a payment according to our agreement with you, we will be liable for your losses or damages. However, there are exceptions. We will NOT be liable, for instance:

- Through no fault of ours, the account has insufficient funds, has been closed, or is not in good standing.
- We reverse a payment or transfer because the account had insufficient funds.

- The payment or transfer would exceed the credit limit of the account.
- You have not given us complete, correct or current account numbers or other information required to complete the payment, credit, transfer or other transaction.
- Your equipment was not working properly when you attempted to conduct the transaction.
- Our equipment was not working properly when you attempted to conduct the transaction and it should have been apparent to you at that time.
- You do not properly follow our instructions, fail to provide accurate information or fail to promptly inform us of any inaccurate information about which you became aware.
- You do not request a stop payment within the time period set forth in this agreement and the payment is completed.
- The account balance is subject to legal process or other claims that restrict the payment, transfer, or other transaction from being completed.
- Circumstances beyond our control prevent, delay, intercept, alter or otherwise adversely affect the payment, credit, transfer, or other transaction.

BUSINESS DAYS

Our CFB Online Banking service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday. Transfers made after 7:30 p.m. will be processed on the next business day. Holidays are not included.

STATEMENTS

Your CFB Online Banking payments and transfers will be indicated on the monthly or quarterly statements we provide or make accessible to you. You agree to notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement, or statement information.

STOPPING PAYMENT OF CHECKS ON INTERNET BANKING

Stop payment orders may be initiated using CFB Online Banking. Stop payment orders may only be initiated using CFB Online Banking for checks you have drawn on your accounts. The fee per stop payment is listed on your Account Disclosure and Schedule of Fees. A copy is available upon request at any of our offices. The stop payment fee will be automatically deducted from your account. Stop payment orders initiated using CFB Online Banking are considered by us to be oral stop payment requests, which shall only be effective for fourteen (14) days. Community First Bank will send you a Stop Payment Order, which must be signed by you and returned to the bank within 14 days of your submission via CFB Online Banking or your stop payment order will expire. Your stop payment order requests must include the exact information requested by CFB Online Banking in order to be effective. If any information describing the check is not accurate, Community First Bank may not find the check. Community First Bank shall not be liable for failing to stop payment on a check or for stopping payment on the wrong check if you do not accurately initiate the stop payment request.

YOUR LIABILITY

You agree to the terms of this account and the schedule of charges that may be imposed. You authorize us to deduct these charges as accrued directly from the account balance. You are liable for all transactions that you or any you may authorize, even if the person you authorize exceeds your authority. If you have given someone your CFB Online Banking identification number and password or other means of access and want to terminate that person's authority, you must change your identification number and password or other means of access or take additional steps to prevent further access by such person.

UNAUTHORIZED TRANSACTIONS OR LOSS OR THEFT OF YOU CFB ONLINE BANKING IDENTIFICATION NUMBER OR PASSWORD

(a) Consumer Liability. (1) Notify us AT ONCE if you believe your personal identification number and/or password has been stolen or that an unauthorized transfer has occurred or may occur. Notifying us by telephone is the best way of keeping your losses down. It is possible to lose all of the money in your account as well as any overdraft line of credit.

If you notify us within 2 business days after learning of the loss or theft of your personal identification number and/or password, you can lose no more than \$50 if someone used your personal identification number and/or password without your permission.

If you DO NOT notify us within 2 business days after you learn of the loss or theft of your personal identification number and/or password, and if we can prove we could have stopped someone from using your personal identification number and/or password without your permission if you had told us, you could lose as much as \$500 or an unlimited amount depending on when the unauthorized transaction occurred, if someone used your personal identification number and/or password without your permission.

Also, if your statement shows transfers that you did not make, notify us AT ONCE. If you do not notify us within 60 days after the statement was mailed to you at your last known address, you may be liable for the entire amount transferred after the 60 days if we could have taken action to reduce your loss with timely notice.

If you delay in notifying us because of extenuating circumstances, we will allow an extension of time for a reasonable period.

(b) Contact in event of unauthorized transfer. Telephone us AT ONCE at 715-677-4523 if you believe your personal identification number and/or password has been stolen or that an unauthorized transfer has occurred or may occur. By telephone is the best way to notify us. However, you may also notify us by mail at PO Box 38, Rosholt, WI 54473 or by email to customerservice@cfbwi.com. If you notify us in writing, include only your name, address, telephone number and a brief description of your problem. For security reasons, never include an account, social security, or personal identification number in your email. If we receive an email from you, we will send an email confirmation.

ERROR RESOLUTION

In case of errors or questions about your transactions and electronic transfers, call or write us at the telephone number or address listed in this agreement, 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 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 verbally, 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 for point-of-sale transactions or foreign-initiated transfer) 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 involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 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 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FEES

There is no fee for the CFB Online Banking basic account package. We may charge you for each stop payment request. Please contact Community First Bank for the current fee schedule.

SECURITY

All transactions occur on a secure server, which uses numerous firewalls and encryption programs. At no time will you be requested to pass your Community First Bank account numbers over the Internet. A user will automatically be logged out of the online connection after 10 minutes of inactivity. A user will automatically be locked out after three bad PIN attempts. A user will automatically be locked out of their online banking account if the account has not been accessed for a sixty-day period. Community First Bank has the ability to monitor account usage and will monitor periodically for unusual activity. Community First Bank will limit your access to only the accounts you own. No money can be transferred out of your Community First Bank accounts.

SYSTEM REQUIREMENTS

Your PC will need the following to use CFB Online Banking:

Operating requirements

The customer is required to use a secure browser incorporating secure socket layer (SSL) encryption to establish a connection to the login screen. Presently, the system requires 128-bit encryption. Community First Bank reserves the right to change this requirement at any time to maintain the security of our CFB Online Banking products.

PRIVACY

Community First Bank respects your privacy and does have a privacy statement. You can obtain a current copy by calling 715-677-4523 and request to have a copy sent to you.

TERMINATION

Community First Bank reserves the right to terminate the CFB Online Banking service at anytime and for any reasons (i.e.: suspicious or fraudulent activity). This is to protect our customers and Community First Bank from hackers or other malicious access. If you wish to cancel CFB Online Banking service, contact Community First Bank at 715-677-4523.

SUPPORT

Community First Bank staff can assist users with product support geared to the online product. Usage questions or concerns should be forwarded to Community First Bank via email to customerservice@cfbwi.com or call 715-677-4523.

PC Hardware-Software-Browser Support

Community First Bank cannot assist online users with hardware, software or browser issues. Please contact the manufacturer or authorized dealer of the product in question. Refer to the materials in the product package at the time of purchase for contact numbers.

MISCELLANEOUS

A third party administrator may process one or more of the services.

All disputes and controversies arising out of or in connection with this agreement or the breach thereof shall be submitted first to negotiation and, if not resolved by negotiation, then to mediation and, if not resolved by mediation, then to arbitration. All such negotiations and any mediation or arbitration proceedings shall involve persons having authority to settle all claims and shall be conducted promptly after written notice from either party requesting negotiations, mediation, or arbitration. An individual agreeable to all parties having expertise in the subject of the dispute shall preside over any mediation or arbitration proceeding. Any decision rendered by a mediator shall be advisory only and shall not be final or binding but any decision rendered by an arbitrator shall be final and binding and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. All mediation and arbitration proceedings shall be conducted in accordance with the applicable rules of the American Arbitration Association. The parties shall each be responsible for and pay their respective costs, including attorneys' fees, incurred by them in preparing and presenting their case at the mediation and arbitration proceedings but the costs of the mediator and arbitrator shall be shared equally by them.

The agreement shall be binding upon and shall insure to the benefit of you, Community First Bank and Community First Bank's successors and assigns. You may not assign your rights or responsibilities under this agreement. This agreement shall be governed by and construed according to the internal laws of the State of Wisconsin without regard to conflict of laws principles.

TERMS OF AGREEMENT

Community First Bank reserves the right to change this Agreement and Disclosure statement. Unless an immediate change is necessary to maintain or restore the security of an account or system, we will mail or deliver a written notice to you at least 21 days before the effective date of any change in a term or condition that would result in:

- ⇒ Increased fees;
- ⇒ Increased liability;
- ⇒ Fewer types of available electronic funds transfers; or
- ⇒ Stricter limitations on the frequency or dollar amount of transfers

If we make such an immediate change permanent and notification will not jeopardize the security of an account or system, we will notify you in writing on or with the next regularly scheduled periodic statement or within 30 days of making the change permanent. **You are required to inform Community First Bank of any changes that occur regarding your e-mail address.** You may always obtain the most recent copy of this agreement by calling 715-677-4523 to request a copy be sent to you.

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