

**Two Rivers Bank & Trust
Personal Online Banking
Access Agreement and Disclosures**

Introduction

This agreement between you and Two Rivers Bank & Trust (TRBT) governs the use of Personal Online Banking services. 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' and 'your' means each person who established a Personal Online Banking service with us or who uses, or is authorized to use, a Personal Online Banking User Code and Password or other means of access we establish or approve. Personal 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/or other means we authorize or allow.

Acceptance of This Agreement

When you use any Personal Online Banking services, or authorize others to use them, you agree to the terms and conditions of this Agreement.

Changes to Agreement

We may change this Agreement at any time. We will notify you of any changes by mail or electronic message. Use of any Personal Online Banking services by you or anyone authorized by you subsequent to receiving a notice of change to this Agreement constitutes your acceptance of the change.

Relation to Other Agreements

Your use of Personal Online Banking may be affected by other agreements between you and us for your accounts linked to Personal Online Banking. You should review those agreements for any applicable transaction limitations, fees, and restrictions that might impact your use of the account with Personal Online Banking services.

Services Offered

The following services are currently available through Personal Online Banking:

Account Balance Information

View any of your TRBT checking, savings, money market accounts, certificates of deposit, IRA's, and loans.

Transaction Inquiry

View specific transactions for previous day, current day, previous statement or current statement.

Transfer Funds

Transfer funds among certain of your TRBT accounts. Make a one-time transfer or set up a scheduled transfer.

Loan Payments

Make loan payments to certain of your TRBT loans. Make a one-time loan payment or set up a scheduled loan payment.

Account Questions

Contact a Customer Service Representative by phone at 888-226-6063 with any questions regarding your accounts or Personal Online Banking.

Access and Security

To access Personal Online Banking, you must use the User Code and/or other means of access we provide you, plus a Password that you establish. **Anyone you give your Online Banking User Code and Password or other means of access to has full access to your accounts.** For your security, protect your User Code and Password.

To change your Password, click on User Options on your Personal Online Banking screen. Then click Edit under the Password option and follow the directions. Your Password should not be easily identifiable (such as your name.) A number in the middle of the password (as opposed to the beginning or end) makes your Password more secure. For your account safety and security, you will be required to change your password every 3 months.

To ensure the privacy of your account information while you are online, you are only able to access your account with secure web browsers. If no action is taken within 20 minutes, you will be automatically logged off your session.

Two Rivers Bank & Trust is not responsible for any electronic virus that you may encounter using Personal Online Banking.

You may send us general inquiries concerning maintenance and other issues via our website by clicking on the Contact Us button. You should not use e-mail to initiate any banking transactions or give out personal identifying information.

No Two Rivers Bank & Trust employee will contact you via email or phone requesting your User Code or Password. If you are contacted by anyone requesting this information, please contact us immediately.

Transfer and Payment Authorization and Funds Availability

- You are responsible for all transfers you, or anyone you authorize make using Personal Online Banking.
- You authorize us to charge your designated account(s) to complete any transactions you designate.
- You agree that we may comply with transfer instructions entered by anyone using an authorized User Code and Password, regardless of the restrictions placed on the account, such as two signatures required or no withdrawals by minors.
- You agree that you will only instruct us to make a withdrawal from an account when a sufficient balance is or will be available in your account at the time of the withdrawal.
- The completion of a transaction is subject to the availability of sufficient funds at the time the transaction is posted. This may include any overdraft protection plans tied to an account. If sufficient funds to complete the transaction are not available, we may choose to 1) complete the transaction and overdraw the account or 2) refuse to complete the transaction. In either case, we may charge a non-sufficient funds (NSF) or similar fee. Refer to your account agreement and schedule of fees and charges for additional information.
- Two Rivers Bank & Trust is under no obligation to notify you if a transaction is not completed due to non-sufficient funds in your account.

Canceling Your Transfer or Payment

You cannot cancel an Express Transfer after it has been entered into Personal Online Banking and the information has been transmitted to us.

You can cancel a scheduled transfer by clicking on Transfers, then Transfer List, then clicking the Delete button associated with the transfer you wish to delete, and finally Submit.

Business Days and Service Hours

Personal Online Banking is generally available 24 hours a day, 7 days a week, except during system maintenance and upgrades. However, we only process transactions and update information on bank business days. Our business days are Monday through Friday, excluding bank holidays. Transfers made through Personal Online Banking after 6:00 p.m. will be processed on the next business day.

Restrictions on Transfers from Savings and Money Market Accounts

Transfers from Savings accounts and Money Market Savings accounts to another account or to third parties by preauthorized, automatic, telephone transfer, online banking transfer, check or debit card are limited to six (6) per month.

Documentation of Transfers

Information regarding transactions made through Personal Online Banking are reported on your account statements for your linked accounts.

Limitation of Liability

Tell us AT ONCE if you believe your User Code and/or Password has been lost or stolen, or if you believe that a transfer has been made without your permission. 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 2 business days after you learn of the loss or theft of your User Code and/or Password, you can lose no more than \$50 if someone used your Personal Online Banking services without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your User Code and/or Password, and we can prove we could have stopped someone from using your User Code and/or Password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed or made available to you electronically, 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. 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 give someone your User Code and Password, you are authorizing that person to use your Personal Online Banking service, and you are responsible for all transactions that person performs while using your service. If you notify us that the person is no longer authorized, then only the transactions that person performs after the time you notify us are considered unauthorized.

Transactions that you or someone acting with you initiates with fraudulent intent are also authorized transactions.

Reporting Unauthorized Transactions

If you believe your User Code and/or Password have become known by an unauthorized person, or that someone has transferred money without your permission, call or write us at the number or address at the end of this agreement.

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 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 you have an overdraft line and the transfer would go over the credit limit on your overdraft line.
- If the Personal Online Banking services were not working properly and you knew about the malfunction when you started the transaction.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If we have a reasonable basis for believing that unauthorized use of your User Code, Password, or other access to your linked accounts has occurred, or may be occurring.
- If you or we have terminated your Personal Online Banking services or closed the account(s.)
- There may be other exceptions not specifically mentioned.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or write us at the number or address at the end of this agreement. Contact us as soon as you can if you think your statement or transaction record is wrong or if you need more information about a transfer listed on the statement or transaction record. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

When you contact us, please provide:

- Your name and account number.
- A description of 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.
- The dollar amount of the suspected error.

We will determine whether an error occurred within 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 45 days (90 days for new accounts) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) 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.

We will tell you the results of our investigation within three business days after its completion. 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.

Stop-Payments

You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time(s). To be effective, your stop-payment order must accurately identify the transaction. Refer to your account agreement and fee schedule for stop-payment fee information.

Our stop-payment cutoff time is one hour after the opening of the next business day after the business day on which we receive the item. Requests made via Personal Online Banking must be made by 6:00 p.m. on the **business day** that the request is submitted. Requests submitted after 6:00 p.m. will become effective on the next business day.

If you order us to stop payment of a recurring transfer from your account, we must receive your request three business days or more before the transfer is scheduled. If you order us to stop one of these transfers three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Disclosure of Account Information

We may disclose your information to third parties about you or your account in the following situations:

- When it is necessary to complete a transfer or payment, or to investigate or resolve a problem related to a transfer or payment.
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- To comply with laws, government agency or court orders, subpoenas or other legal processes, or in connection with fraud prevention or an investigation. If you give us your permission.
- With our affiliates as permitted under Federal and applicable state laws.

Fees

There are no fees to use Personal Online Banking. However, normal transaction fees may apply.

Refer to your account agreement(s) and fee schedule for additional fee information. Termination or Discontinuation

In the event you wish to discontinue using Two Rivers Bank & Trust's Personal Online Banking, contact us at the number or address below. We may terminate your Online Banking Service for any reason, including inactivity, at any time. Accounts that are not active for three months will be de-activated.

Telephone us at 1-888-226-6063 or write:

**Two Rivers Bank & Trust
Attn: Customer Support
P.O. Box 728
Burlington, IA 52601**