

INTERCITY STATE BANK
ONLINE DISCLOSURE AGREEMENT

This Online Banking Access Agreement (the "Agreement") provides the terms and conditions governing the use of Online Banking, an internet-based service offered by Intercity State Bank. By using any of the Online Banking Services, you agree to abide by the terms and conditions of this agreement as well as the terms, conditions, agreements, fee schedules, and disclosures applicable specifically to any such service and provided on Intercity State Bank's web site. "You" and "your" refer to each person who opens or is authorized to use any account or service offered by Intercity State Bank. "We" refers to Intercity State Bank.

Intercity State Bank is entitled to act upon instructions received with respect to any Online Banking service under your User ID and secret Password and without inquiring into the identity of the person using the Password. Intercity State Bank will establish access for you using a default Password. You shall immediately change your Password upon your first login. If you do not log in within 180 days of last online account use, we will disable your access to the Online Banking Service. You must contact Intercity State Bank to restore access. You agree that you will not (under any circumstances) give your Password to anyone, including anyone claiming to represent Intercity State Bank. No one from Intercity State Bank will ever ask you for your Password, and Intercity State Bank employees do not need your Password for any reason.

You are liable for all transactions made or authorized with the use of your Password. Intercity State Bank has no responsibility for establishing the identity of any person who uses your Password. You agree that if you give your Password to anyone or fail to safeguard its secrecy, you do so at your own risk since anyone with your Password will have access to your accounts. You agree that if you believe the secrecy of your Password has been compromised, you will immediately notify Intercity State Bank of that fact, and will immediately change your Password.

For joint accounts, each person must have a separate Password. Each person on a joint account will be liable for all transactions that are made on that account by all other joint holders of the account.

To the extent permitted by law, you agree to indemnify and release Intercity State Bank from all liability, and agree not to make any claim against Intercity State Bank or bring any action against Intercity State Bank, relating to its honoring or allowing any actions or transactions that were conducted under your Password.

By directing Intercity State Bank, using any Online Banking service initiated with your User ID and secret Password, to transfer funds or make a payment of any kind, you authorize Intercity State Bank to withdraw from the designated account the amount of funds required to complete the transaction. Requests for new account services, instructions to change existing account information or services and

other communications received by Intercity State Bank through the internet shall constitute legal endorsements, and shall have the same force and effect as a written request signed by you.

HOW TO SIGN UP FOR eSTATEMENTS

As a new online customer, if you have not already signed up to receive eStatements, you will be presented that option the next time you login to your online banking account. With eStatements, you can have:

- an electronic version of your statement;
- instant and secure access, 24 hours per day;
- a statement archive for reference;
- improved financial security with nothing to get lost or intercepted in the mail; and
- the option to print your statement as many times as you want, or not at all.

If you are an existing online customer,

- Click on the change options button located at the top of your IOL log in session.

Change Options

- Scroll to the bottom of the options page to the eStatement enrollment section
- If you have accounts that are available to receive eStatements they will show in the eStatement enrollment box.
- Click on the edit box to choose which accounts to add to eStatement.
- Your accounts will be listed to the left. Click on the box before your account to select it for eStatements.
- You will need to change or confirm your e-mail address in the two boxes on the right.
- The terms and conditions must be agreed to before continuing.
- Once all the information is completed you can click the "accept" button.

When your statement is ready to be viewed online, Intercity will send a notice to your e-mail address to let you know they are available. All you need to do is log on to retrieve them.