

ONLINE BANKING AGREEMENT AND DISCLOSURE

The first time you access your accounts through Online Banking or through Business Plus Suite, you agree to be bound by the terms and conditions of this Online Banking Agreement ("Agreement") and acknowledge its receipt and your understanding of its terms.

1. INTRODUCTION.

This Agreement explains the terms and conditions for accessing accounts and conducting transactions at First Trust Bank of Illinois ("Institution", "we", "us" and "our") via our Online Banking site(s) and Mobile Application(s) (collectively "Online Banking"). As used in this Agreement, the terms "you" and "your" refer to each person signing an Online Banking Application.

2. BENEFITS OF ONLINE BANKING.

Through Online Banking, you can manage eligible accounts from your home or office on a personal computer or for some functions, a mobile device (for example, a tablet or Smartphone). The availability of select Online Banking services may be limited by your access method or access device. Online Banking can be used to conduct any of the following "On-line Financial Services":

Obtain balances and transaction histories on eligible accounts enrolled in Online Banking (All account balances and transaction histories reflect activity through the close of the previous banking day); View images of cleared checks; Access account statements; Transfer money between eligible accounts (The number of transfers you can make from account is limited as described in the applicable account agreement. In addition, if a hold is placed on any funds deposited in an eligible account, you may not transfer the portion of funds being held until that hold expires); transfer money to pay Institution for overdraft protection, consumer loans, home equity loans, or certain other eligible loans; pay bills to any merchant, financial institution or an individual with a U.S. address; if eligible, make deposits remotely; receive e-bills; and manage your finances through Finance Works.

Institution may, from time to time, introduce new On-line Financial Services. By using those services when they become available, you agree to be bound by the terms contained in this Agreement, and its subsequent amendments.

3. SECURITY & PROTECTING YOUR ACCOUNT.

We are strongly committed to protecting the security and confidentiality of our customer accounts information. We use several techniques to help secure our Online Banking service, including the following:

- * You can only access Institution with certain browsers that have a high security standard.
- * You must have a valid Online Banking User ID and password to logon.
- * Your account will time out after a period of inactivity. Said period may vary from device to device.
- * Enhanced 'out-of-band' and biometric authentication features add an additional layer of security.

4. REQUIREMENTS.

Our site is optimized for use with certain recommended browsers: Internet Explorer 8, 9, 10 or 11; Google Chrome, Mozilla Firefox or Safari 6 or 7 using 128 bit data encryption. Our Downloadable Mobile Application ("Mobile Application") is available for eligible Android or IOS mobile devices.

In addition to compatible software, you must have a User ID, a password, a phone number or email address, and maintain one or more of the following eligible accounts at Institution:

- E Checking
- Personal Checking
- Interest Checking
- Personal Savings
- Platinum Savings
- Money Market Plus
- Loan
- Business Checking
- Commercial Checking
- Business Savings
- Civic Checking
- Business Complete
- Business Complete Plus
- Time Deposit

For specific terms relating to Money Market Accounts, see below. Any account that requires two or more signatures to make withdrawals, transfers or other transactions is not eligible for Online Financial Services.

5. ONLINE USER ID AND PASSWORD.

Your User ID and password will give you access to Institution accounts via Online Banking. Institution is entitled to act on any instructions it receives using your User ID and password. For security purposes, it is recommended that you memorize your User ID and password and do not write them down. It is required that you change your password regularly to help avoid misappropriation by a third party. It is also highly recommended you change your User ID periodically. Your User ID and password can be changed at our Online Banking site. When you accept the terms and conditions of this Agreement, you agree not to give or make your User ID or Password available to any unauthorized individuals. When you give someone your User ID or password, you are authorizing that person to use Online Banking and the Online Financial Services. You are responsible for all transactions performed using your User ID or password, even if you did not intend or authorize them. In addition, fraudulent transactions initiated using your password will be charged against your account(s).

If you believe that your User ID or password or other means to access your account(s) has been lost or stolen, that you have lost or misplaced your mobile device, that someone may attempt to utilize Online Banking without your consent, or that someone has transferred money without your consent, you agree to change your User ID and password immediately and notify us by calling (815)-929-4000 during customer service hours.

6. ACCESSIBILITY.

You can usually access Online Financial Services seven (7) days a week, twenty-four (24) hours a day. However, at certain times, some or all of Online Banking or Online Financial Services may not be available due to system maintenance or reasons beyond our control. First Trust Bank does not warrant that Online Banking or Online Financial Services will be available at all times. When unavailable, you may use an automated teller machine ("ATM") or an Institution branch office to conduct your transactions. An Online Financial Service transaction initiated prior to 3:30 PM (Central Time) on a banking day is posted to your account that day. All transfers completed after 3:30 PM (Central Time), or on a non-banking day, will be posted the following banking day.

7. MONEY MARKET ACCOUNTS.

If you use Online Banking in connection with a Money Market account, please read the information below. You should also refer to your "Understanding your Deposit Account" brochure. While you can access your Money Market account using Online Banking, there are some differences between a Money Market account and a checking account.

8. TRANSACTION LIMITS.

Current federal regulations restrict the number of transactions that you can make from certain types of accounts, such as Money Market and Savings Accounts. For these types of accounts, you may not make more than six (6) pre-authorized electronic funds transfers (EFTs), during a given monthly statement period. Account transfers and Bill Payments authorized by personal computer or mobile device through the Online Banking Services are counted toward the six monthly transfers. See your original account agreement for activity fees that may apply. Federal regulations currently place no limits on the number of transfers or bill payments from your checking accounts, and, therefore, this Financial Institution currently limits Bill Payment services to only checking accounts.

9. RESTRICTIONS.

You may not appropriate any information or material that violates any copyright, trademark or other proprietary or intellectual property rights of any person or entity while using the Online Banking or Online Financial Services. You may not gain, or attempt to gain, access to any Internet Banking and/or Online Financial Service server, network or data not specifically permitted to you by Institution or its suppliers, and you must not include any obscene, libelous, scandalous or defamatory content in any communications with Institution or its suppliers

10. FEES

1. Online Banking:

There is no charge for standard Online Banking for consumer or business accounts.

2. Bill Pay:

a. For Personal Checking, Interest Checking, Business Checking, Commercial Checking, Civic Checking, Business Complete, and Business Complete Plus accounts, customers receive 20 free Bill Pay transactions per monthly statement cycle. There is a \$.35 charge for all Bill Pay transactions in excess of the 20 free transactions.

b. For E Checking accounts, customers are charged \$.35 per Bill Pay transaction.

3. Mobile Banking

There is no charge for standard Mobile Banking for consumer accounts.

11. MOBILE BANKING

This Section provides information pertaining to the use of First Trust Bank's Mobile Banking Services ("Mobile Banking"). If there is a conflict between this Section and other sections of the Online Banking Agreement, this Section will control. First Trust Bank offers Mobile Banking to consumer customers having access to Online Banking and using eligible compatible data enabled equipment ("Mobile Device"). Once a customer has completed enrollment into Mobile Banking, they will be able to obtain account information and complete various transactions using a Mobile Device. First Trust Bank reserves the right to modify the scope of Mobile Banking services available on our mobile application at any time, and you agree that some or all of the Mobile Banking Services may not be accessible or may have limited utility.

A. Eligible Mobile Devices

You may access Mobile Banking on a mobile device by using our Mobile Application available on Android or iOS. You acknowledge that our Mobile Application may not be compatible with all Android or iOS devices.

B. Registration

In order to access Mobile Banking, you must first register for First Trust Bank Mobile Banking by signing onto Online Banking at www.firsttrustbankil.com using a personal computer. You may not complete registration from your mobile device. You agree to provide accurate, true, current, and complete information as requested in registering for Mobile Banking. You agree to comply with all applicable laws, rules, and regulations in connection with your use of the service. You agree to use any personally identifiable information when providing shortcuts or creating nicknames for your eligible accounts.

C. Mobile Software License

Subject to your compliance with this Agreement, by using Mobile Banking, you are hereby granted a personal limited license to download, install and use our Mobile Application on your mobile device within the United States and its territories. The aforementioned license shall be deemed revoked immediately upon:

1. The termination of your enrollment in Mobile Banking or Online Banking in accordance with this Agreement;
2. Your deletion of the software from your mobile device;
3. Your noncompliance of any kind with this Agreement; or
4. Written notice to you at any time, with or without cause.

In the event the license is revoked for any of the foregoing reasons, you agree to promptly delete the Software from your Mobile Device if you have not already done so.

In using Mobile Banking, you agree that your use of Mobile Banking and all related software ("Software") provided to you by First Trust Bank, will be limited solely to the access and use of Mobile Banking. You agree not to decompile, reverse engineer, or otherwise alter the Software in any way. You acknowledge that First Trust Bank utilizes a third-party that is not affiliated with First Trust Bank to provide certain licensed Software to support the Mobile Banking service.

This Mobile Banking Agreement and the license does not amend or supersede any agreements you may have with your mobile or telecommunications service provider. You understand that those agreements may provide for fees, limitations and other restrictions which may impact your use of the Mobile Application, and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that your telecommunications or mobile service provider is responsible for its products and services and is solely responsible for the operation, security, functionality or availability of any mobile device or mobile network which you utilize to access the Mobile Application.

D. FEES

There is no fee for Mobile Banking. However, your wireless telecommunications provider for your eligible Mobile Device may impose extra fees in order to make such device data-capable and to exchange data between your Mobile Device and Mobile Banking. Further, in the event you subscribe to Text Message Banking, standard text messaging (also referred to as SMS messaging) fees from your wireless telecommunications provider may apply. First Trust Bank encourages all customers to check with their telecommunications or mobile service provider before subscribing to Mobile Banking.

12. TEXT MESSAGE BANKING

First Trust Bank offers Online Banking customers mobile access to some their account information over SMS, as well as the option to set up alerts for their accounts and other functionality. Enrollment in Text Message Banking Services (Text Message Banking) requires identification of your banking relationship, as well as you providing a mobile phone number. In order to complete registration, you must verify your mobile phone number at our Online Banking site by entering a MT message with a verification code. By using Text Message Banking, you agree to the terms and conditions contained in this Online Banking Agreement.

A. Fees

There is no fee for Text Message Banking. However, standard text messaging (also referred to as SMS messaging) fees from your wireless telecommunications provider may apply. First Trust Bank encourages all customers to check with their telecommunications or mobile service provider before subscribing to Text Message Banking.

B. Cancelling Text Message Banking

To Cancel Text Message Banking, send a text "STOP" to 454545 at any time. You can also cancel the service by logging into Online Banking, going to the Mobile Banking & Alerts tab, and deactivating the service. If you deactivate telecommunications service for the mobile phone number that you enrolled in Text Message Banking, you are responsible for deactivating that same phone number by going to the Mobile Banking & Alerts Tab.

In case of questions, please contact customer service at customerservice@firsttrustbankil.com or call 815-929-4030.

13. BILL PAYMENT SERVICE.

This is your bill paying agreement with First Trust Bank. You may use First Trust Bank Bill Pay to direct First Trust Bank to make payments from your designated checking account to the Merchants you choose in accordance with this agreement. First Trust Bank Bill Pay may be accessed via our Online Banking site or Mobile Application. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your Account (the Account Rules).

"You" or "your" means each person who signs the bill paying enrollment form or is otherwise authorized to use the Service. "Merchant" means anyone, including the financial institution you designate and the financial institution accepted as a payee.

A. How to Set Up Merchants/Payments

When you sign onto the Bill Pay system you will establish your list of Merchants. Merchants may only be added via our Online Banking Site. You may not add merchants via our Mobile Application. You may add a new fixed payment for any Merchant but only if they are on your authorized list of payees. There is no limit to the number of payments that may be authorized. However, you may not use Bill Pay for court ordered payments or for payments to federal, state, or local tax agencies. If the Merchant is not set up for electronic payments, the service will generate a paper check for payment. The payment will still show on your account as an electronic debit to the Merchant but will also be identified as a Bill Pay debit. First Trust Bank reserves the right to refuse the designation of a Merchant for any reason. First Trust Bank is not responsible if a Bill Payment cannot be made due to incomplete, incorrect, or outdated information

provided by you regarding a Merchant or if you attempt to pay a Merchant that is not on your Authorized Payee list.

B. The Bill Paying Process

First Trust Bank will process variable payments on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed, provided the payment request is received prior to the cut-off time set by First Trust Bank, which is currently 12:00 p.m. ET. Variable bill requests received after the business day cut off time, or at any time on a non-business day will be processed on the next business day. First Trust Bank reserves its right to change the cut-off time by giving you notice if it changes.

FOR RECURRING PAYMENT REQUESTS, IF YOU DESIGNATE A PROCESSING DATE OF THE 28TH THROUGH THE 31ST OF A MONTH, YOU MUST SELECT THE OPTION OF "LAST BUSINESS DAY" FOR PROCESSING TO ALWAYS BE INITIATED ON THE LAST CALENDAR DAY OF THE MONTH. Otherwise, recurring payment requests will be processed on the dates you have designated, unless such date falls on a non-business day, resulting in your payment being processed on the next business day.

YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE, FOR EACH BILL PAYMENT (RECURRING OR VARIABLE) TO REACH THE MERCHANT. (IT IS THE RESPONSIBILITY OF THE SUBSCRIBER TO SCHEDULE/ACTIVATE RECURRING PAYMENTS). If your actual Due Date falls on a non-business day, you must select a Payment Date that is at least one business day before the actual Due Date. Payment Dates should be prior to any late date or grace period. Due to circumstances beyond our control, some Merchants take longer to post payments than others. We suggest sending your first payment eight (8) business days in advance of the Due Date. After your first payment has posted you will have a better understanding of how much time to allow for each Merchant.

When you have scheduled a payment, you authorize First Trust Bank to remit funds on your behalf and debit your Payment Account. You certify that your Payment Account is an account from which you are authorized to make payments and any payment you make will be debited from this account. You also authorize the credit of returned payments from using the Bill Pay Service.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all Bill Payments requested, as well as, any other payment obligations you have to First Trust Bank. First Trust Bank reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the Account and First Trust Bank has not exercised its right to reverse or reject a Bill Payment, you agree to pay for such payment obligations plus our overdraft or non-sufficient funds charge(s) per item that you owe us on demand. You further agree First Trust Bank, at its option, may charge any of your accounts with First Trust Bank to cover such payment obligations.

The Bill Pay Service reserves the right to select the method in which to remit funds on your behalf to your Merchant.

C. Transaction Limits.

A daily limit of \$19,999.99 is in effect for total bill payments; and a per transaction limit of \$9,999.99 applies.

D. Bill Payment Late Fees

We will reimburse you up to \$50 per payment for any late payment fees or penalties incurred by you as a result of the Payee not receiving a payment by the due date if ALL of the following apply:

1. The payment was scheduled to be sent at least 5-business days prior to the due date, regardless of whether the payment is sent electronically or by check.
2. Correct information was provided to us about the Payee (name, address, account number, and amount).
3. Your account had sufficient funds to complete the payment or transfer on the scheduled payment date.
4. The Payee was a business Payee.
5. The Payee assessed late payment fees or penalties due to the delay of this payment.
6. You did not receive notice from us, our Service Provider(s), or the Payee at least ten (10) calendar days prior to your scheduled payment that would have alerted you to a problem processing payments from the Service.

The Bill Pay Service will incur no liability and a Service Guarantee shall be void if the Bill Pay Service is unable to complete any initiated payments because of any of the following:

1. You have not provided the Bill Pay Service with the correct payment account information, or the correct name, address, phone number, or account information for the Merchant upon initiation of the payment; and/or,
2. Circumstances beyond the control of the Bill Pay Service (such as, but not limited to, fire or flood) prevent the proper execution of the transaction and the Bill Pay Service has taken reasonable precautions to avoid those circumstances;
3. The payment-processing center is not working properly and you know or have been advised by the Bill Pay Service about the malfunction before you execute the transaction.

E. Canceling or Changing Bill Payments/Transfers.

You cannot cancel a transfer, or Bill Payment after it has been entered into the system AND the information has been processed and/or transmitted to us through the service. However, you can edit or change a payment or change a transfer, provided you access the Service prior to the cut-off time on the business day prior to the business day the Bill Payment is going to be initiated.

F. No Duty to Monitor Payments

First Trust Bank has no duty to monitor payments made through Bill Pay. If you are a business, you assume all of the risk of loss for any unauthorized uses of Bill Pay and agree to hold us, our officers, directors, officers, employees, and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or connected in any way with such unauthorized use.

G. Returned Payments

In using the Service, you understand that the Service and/or the United States Postal Service may return payments for various reasons, such as, but not limited to, the Service account number is not valid; the Service is unable to locate account; or Payee account is paid in full. The Service will use its best efforts to

research and correct the returned payment, or void the payment and credit your Payment Account. You may receive notification from the Service.

14. DISCLOSURE OF ACCOUNT INFORMATION.

We understand the importance of privacy to our customers and we have taken steps to protect the privacy and security of your personal information, as well as your financial transactions with us. You should read our privacy policy before completing the enrollment process for Online Banking. While it is our general policy to treat your account information as confidential, we will disclose information to third parties about you, your account, or your transactions in the following instances:

1. When it is necessary for completing transactions;
2. To verify the existence and condition of your account for a third party, such as a credit bureau, merchant, or a third-party servicer, or
3. In order to comply with government agency or court orders,
4. With our affiliates as permitted under Federal and applicable state laws
5. On a closed account, if we reasonably believe you have mishandled it; or
6. If you provide us with your permission.

15. REPORTING UNAUTHORIZED TRANSACTIONS

To report unauthorized transactions, contact First Trust Bank of Illinois as soon as possible at the following:

First Trust Bank of Illinois
P.O. Box 1968
Kankakee, IL 60901
(815)929-4000 or (815) 929-4030.

Customer Service hours are:
8:00 a.m. to 5:00 p.m. (Central Time) Monday through Friday
8:00 a.m. to 12:00 p.m. (Central Time) Saturday.

16. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS.

First Trust Bank is responsible for processing all Bill Payments and transfers properly initiated through our Online Banking Sites or our Mobile Application in accordance with this Agreement. We will be liable for your losses or damages if we do not complete a transfer to or from your account on time or in the correct amount. Our sole liability for such an error in a transfer or bill payment will be to correct the error, and, if applicable, for any related late payment charges. First Trust Bank will in no way be liable for any indirect, punitive, special, incidental, or consequential damages, even in the event that we have been informed of the possibility of such damages.

Neither Institution nor its suppliers will be liable for any transaction if any of the following apply:

1. You do not have enough money in your account to complete the transaction.
2. A legal order prohibits withdrawals from your account.

3. Your account is closed or has been frozen.
4. The transaction would cause your balance to go over the credit limit for any credit arrangement set up to cover overdrafts.
5. You, or anyone you allow, commits fraud or violates any law or regulation in connection with Online Banking or Online Financial Services.
6. Any electronic terminal, telecommunication device or part of the electronic fund transfer system is not working properly.
7. You did not provide us with complete and correct payment or transfer information.
8. You did not properly follow the instructions for use of Online Banking or Online Financial Services.
9. You knew that Online Banking and/or the Online Financial Services were not operating properly at the time you initiated the transaction or payment;
10. There is postal delay.
11. Circumstances beyond our control (such as fire, flood or improper transmission or handling by a third party) that prevent, hinder or delay the transaction.

17. PROVISIONS APPLICABLE ONLY TO CONSUMER ACCOUNTS.

A. Errors and Corrections.

If you believe anyone has improperly obtained your User ID or password, if you have believe that your mobile device has been lost or stolen, or if you suspect any fraudulent activity in your account(s) you should immediately change your User ID and password and notify First Trust Bank through the following methods:

1. Via telephone at 815-929-4000
2. Via mail at P.O. Box 1968, Kankakee, IL, 60901

When you report a problem or discrepancy, please provide the following:

1. Your name and account number;
2. A description of the error or the transaction you are unsure about, and explain why you believe it is in error or what additional information you need;
3. The dollar amount of any suspected error; and
4. For a bill payment, tell us the number of the account used to pay the bill, the applicable payee name and account number, the date the payment was sent, the payment amount and the payment reference number.

First Trust Bank will use all reasonable efforts to resolve an issue as quickly as possible. Generally speaking, we will tell you the results of our investigation within ten (10) business days, after we hear from you. However, we may take up to forty-five (45) days to investigate your complaint or question. In this case, we may provisionally credit your account so that you have use of the money during the time it takes

us to complete our investigation. If you fail to provide your complaint or question in writing within ten (10) business days of a request from us to do so, we reserve the right to not credit your account. If we confirm an error, we will correct your account record within ten (10) business days, or twenty (20) business days in the case of point of sale or international transaction. If we determine that there was no error, we will send you a written explanation within three (3) business days after we conclude our investigation and will debit any interim amounts credited to your account. You may request copies of any documents that we use in our investigation.

B. Consumer Customer Liability for Unauthorized Transactions.

You agree to tell us as soon as is possible if you believe your User ID or Password has been lost, stolen, or in any way compromised. If you fail to notify us in a timely fashion, you could lose the entire balance of your account, plus your overdraft line of credit, if any. However, if you notify us within two (2) business days of discovering the loss or misappropriation, you can lose no more than \$50. If you do not notify us within the two (2) business day period, you could lose as much as \$500 if we could have stopped the use of your accounts had we received notice in a timely manner.

You must notify us at once if your monthly account statement contains transactions that you did not authorize. (If you notify us verbally, we may require that you send us your complaint or question in writing or electronically within ten (10) business days). You may not get back any of the money you lost after the sixty (60) day period has run, if we can prove that we could have stopped the transaction(s) if you had provided us with notice in time. We may extend these time periods if good reasons, such as out-of-town travel or extended hospital stays, prevented you from notifying us.

When you provide someone with your Online Banking ID and password, you are authorizing that person to utilize your Online Financial Services, and you are liable for all transactions you make or that you authorize another person to make, even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify First Trust Bank and arrange to change your password. If you notify us that any person is no longer authorized, then only transactions performed by that person after the time you notify us are considered unauthorized.

18. PROVISIONS APPLICABLE ONLY TO BUSINESS ACCOUNTS.

A. Protection of Passwords.

YOU AGREE THAT WE MAY SEND NOTICES AND OTHER COMMUNICATIONS, INCLUDING EMAILS, TO THE CURRENT ADDRESS SHOWN IN OUR RECORDS, WHETHER OR NOT THAT ADDRESS INCLUDES A DESIGNATION FOR DELIVERY TO THE ATTENTION OF ANY PARTICULAR INDIVIDUAL. IN ADDITION, YOU AGREE THAT FIRST TRUST BANK, AND/OR ITS SERVICE PROVIDERS WILL NOT BE RESPONSIBLE OR LIABLE TO YOU IN ANY WAY IF INFORMATION IS INTERCEPTED BY AN UNAUTHORIZED PERSON, EITHER IN TRANSIT OR AT YOUR PLACE OF BUSINESS.

YOU ARE SOLELY RESPONSIBLE FOR CONTROLLING THE SAFEKEEPING OF, AND ACCESS TO, YOUR USER ID AND PASSWORD. YOU AGREE TO KEEP YOUR USER ID AND PASSWORD SECURE AND CONFIDENTIAL, ONLY PROVIDING THEM TO AUTHORIZED SIGNERS ON YOUR ACCOUNT. YOU FURTHER AGREE TO IMMEDIATELY CHANGE YOUR USER ID AND PASSWORD IN ONLINE BANKING AND TO PROMPTLY NOTIFY US IN WRITING IF YOU BELIEVE OR HAVE REASON TO BELIEVE THAT AN UNAUTHORIZED PERSON MAY HAVE KNOWLEDGE OF YOUR USER ID OR PASSWORD. YOU ARE LIABLE FOR ALL TRANSACTIONS YOU MAKE OR THAT YOU AUTHORIZE ANOTHER PERSON TO MAKE EVEN IF THAT PERSON EXCEEDS HIS OR HER AUTHORITY. IF YOU WANT TO TERMINATE ANOTHER PERSON'S AUTHORITY, YOU MUST PROMPTLY NOTIFY FIRST TRUST BANK AND CHANGE YOUR USER ID AND PASSWORD IN ONLINE BANKING. FIRST TRUST BANK WILL NOT HAVE ANY LIABILITY FOR ANY UNAUTHORIZED

TRANSACTION MADE USING YOUR USER ID OR PASSWORD THAT OCCURS BEFORE YOU HAVE NOTIFIED US OF POSSIBLE UNAUTHORIZED USE AND WE HAVE HAD A REASONABLE OPPORTUNITY TO ACT ON THAT NOTICE. FIRST TRUST BANK MAY DISABLE YOUR ONLINE BANKING ACCOUNT WITHOUT RECEIVING NOTICE FROM YOU, IF WE SUSPECT YOUR USER ID OR PASSWORD HAS OR IS BEING USED IN ANY UNAUTHORIZED OR FRAUDULENT MANNER.

B. Commercially Reasonable Security Procedures.

BY USE OF THIS ONLINE FINANCIAL SERVICE, YOU ACKNOWLEDGE AND AGREE THAT THIS AGREEMENT INCLUDES SECURITY PROCEDURES FOR THIS SERVICE THAT ARE COMMERCIALY REASONABLE. YOU FURTHER AGREE TO BE BOUND BY OUR SECURITY PROCEDURES AND INSTRUCTIONS, WHICH MAY BE PERIODICALLY UPDATED. YOU AGREE TO REVIEW AND IMPLEMENT ALL SECURITY PROCEDURES AVAILABLE WITH THE SERVICE, INCLUDING PROCEDURES TO PROTECT THE CONFIDENTIALITY OF YOUR CUSTOMER ID(S) AND PASSWORD(S). YOU AGREE TO NOTIFY FIRST TRUST BANK IN THE EVENT THAT YOUR USE OF THE SERVICE WOULD REQUIRE OR BE BETTER SERVED BY SECURITY THAT EXCEEDS THAT OFFERED BY THE PROCESS. IF YOU FAIL TO NOTIFY US, IN WRITING, YOU ACKNOWLEDGE AND AGREE THAT THE SECURITY ASPECTS OF THE SERVICE ARE SUFFICIENT FOR YOUR NEEDS AND WILL PROVIDE YOU WITH A COMMERCIALY REASONABLE DEGREE OF SECURITY AGAINST ANY UNAUTHORIZED USE.

YOU ARE SOLELY RESPONSIBLE FOR IMPLEMENTING ALL COMMERCIALY REASONABLE SECURITY PROCEDURES TO CONTROL ACCESS TO YOUR COMPUTER SYSTEMS OR MOBILE DEVICES AND TO PROTECT ANY AND ALL DATA STORED THEREON. FIRST TRUST BANK AND ITS SERVICE PROVIDERS SHALL HAVE NO OBLIGATION, LIABILITY, OR CONTROL, EITHER DIRECTLY OR INDIRECTLY, REGARDING YOUR SELECTION OF SECURITY SYSTEMS OR DEVICES USED FOR PROTECTING ANY DATA FILES, COMPUTERS, OR MOBILE DEVICES UTILIZED TO ACCESS ONLINE BANKING OR ONLINE FINANCIAL SERVICES, THE IMPLEMENTATION OF SECURITY PROCEDURES, OR YOUR FAILURE TO MAINTAIN SAID PROCEDURES.

C. Errors and Corrections.

You should notify First Trust Bank immediately through the following methods in case of any errors or questions about your transaction(s).

1. Via telephone at 815-929-4000
2. Via mail at 275 E. Court Street, Kankakee, IL, 60901

D. Business Customer Liability for Unauthorized Transfers.

You must notify us of errors, discrepancies, or possible unauthorized payments as soon as possible upon your learning of the discrepancy. If you fail to notify us within sixty (60) days after you have received notice of an unauthorized or incorrect transfer or Bill Payment, First Trust Bank will not owe you any interest on the amount in question, even if we are otherwise liable to you in connection with such transaction(s). First Trust Bank and its Service providers shall not have any liability to you for any and all authorized or unauthorized payment or transfer made using your User ID or Password that occurs before you have notified us of any possible unauthorized use and we have had a reasonable opportunity to act upon such notice.

E. Limitation of Bank's Liability.

YOU AGREE THAT FIRST TRUST BANK AND ITS SERVICE PROVIDERS WILL BE DEEMED TO HAVE ACTED REASONABLY AND TO HAVE EXERCISED ALL DUE CARE IF WE ACT IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT. FIRST TRUST BANK WILL BE LIABLE FOR LOSS SUSTAINED BY YOU ONLY TO THE EXTENT THAT SUCH LOSS IS CAUSED BY OUR MISCONDUCT.

FIRST TRUST BANK AND ITS SERVICE PROVIDERS WILL HAVE NO LIABILITY FOR ANY LOSS OR DAMAGE:

1. RELATED TO THE DISHONESTY OF THE BUSINESS CUSTOMER'S EMPLOYEES, OFFICERS, AGENTS OR AUTHORIZED USERS;
2. RESULTING FROM THE FAILURE OF ANY RECEIVING FINANCIAL INSTITUTION TO ACCEPT ANY PAYMENT OR FUNDS TRANSFER REQUEST; OR
3. RESULTING FROM ANY DELAY IN THE PERFORMANCE OF THIS AGREEMENT WHICH IS BY AN ACT OF GOD, FIRE OR OTHER CASUALTY, ELECTRICAL, COMMUNICATION, OR COMPUTER FAILURE, OR ANY OTHER CONDITION OUTSIDE OF OUR CONTROL.

IF WE FAIL OR DELAY IN MAKING A PAYMENT OR TRANSFER PURSUANT TO YOUR INSTRUCTIONS, OR IF WE MAKE A PAYMENT OR TRANSFER IN AN ERRONEOUS AMOUNT THAT IS LESS THAN THE AMOUNT PER YOUR INSTRUCTIONS, UNLESS OTHERWISE REQUIRED BY LAW, OUR LIABILITY SHALL BE LIMITED TO INTEREST ON THE AMOUNT WHICH WE FAILED TO TIMELY PAY, CALCULATED FROM THE DATE ON WHICH THE PAYMENT OR TRANSFER WAS TO BE MADE UNTIL THE DATE IT WAS ACTUALLY MADE OR YOU CANCELED THE INSTRUCTION. WE MAY PAY SUCH INTEREST EITHER TO YOU OR THE INTENDED RECIPIENT OF THE PAYMENT OR TRANSFER, BUT IN NO EVENT WILL WE BE LIABLE TO BOTH PARTIES, AND OUR PAYMENT TO EITHER PARTY WILL FULLY DISCHARGE ANY OBLIGATION OF THE OTHER.

IF WE MAKE A PAYMENT OR TRANSFER IN AN ERRONEOUS AMOUNT THAT EXCEEDS THE AMOUNT PER YOUR INSTRUCTION, OR IF WE PERMIT AN UNAUTHORIZED PAYMENT OR TRANSFER AFTER WE HAVE HAD A REASONABLE TIME TO ACT ON A NOTICE FROM YOU OF POSSIBLE UNAUTHORIZED USE AS DESCRIBED ABOVE, UNLESS OTHERWISE REQUIRED BY LAW, OUR LIABILITY WILL BE LIMITED TO A REFUND OF THE AMOUNT ERRONEOUSLY PAID OR TRANSFERRED, PLUS INTEREST THEREON FROM THE DATE OF THE PAYMENT OR TRANSFER TO THE DATE OF THE REFUND, BUT IN NO EVENT TO EXCEED SIXTY (60) DAYS' INTEREST.

IF WE BECOME LIABLE TO YOU FOR INTEREST COMPENSATION UNDER THIS AGREEMENT OR APPLICABLE LAW, SUCH INTEREST SHALL BE CALCULATED BASED UPON THE AVERAGE FEDERAL FUNDS RATE AT THE FEDERAL RESERVE BANK IN THE DISTRICT WHERE FIRST TRUST BANK OF ILLINOIS IS HEADQUARTERED FOR EACH DAY INTEREST IS DUE, COMPUTED ON THE BASIS OF A THREE HUNDRED SIXTY (360) DAY YEAR. UNLESS OTHERWISE REQUIRED BY LAW, FIRST TRUST BANK WILL IN NO EVENT BE LIABLE TO YOU FOR SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING, BUT NOT LIMITED TO, LOST PROFITS OR ATTORNEY'S FEES, EVEN IF WE ARE ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.

NO THIRD PARTY SHALL HAVE ANY CLAIMS OR RIGHTS AGAINST FIRST TRUST BANK AND/OR ITS SERVICE PROVIDERS UNDER THIS AGREEMENT.

19. ADDITIONAL SERVICES INTENDED FOR BUSINESS CUSTOMERS.

First Trust Bank offers a number of additional services that are only intended for use by business customers. Such services include but are not limited to the following:

- Creating and managing users;
- Linking accounts of multiple businesses;
- ACH Origination;
- Account Reconciliation;
- Positive Pay;
- Check Stop Payment; and
- Wire Transfer.

Such additional services are only available if you also enroll in the **Business Plus Suite**. The Business Plus Suite Addendum will apply if you register for and are approved by First Trust Bank for any of these additional services.

20. ADDITIONAL CHARGES FOR REQUESTED SERVICES AND OTHER ITEMS.

Additional charges will only be assessed if you request one or more of the services listed here. There will be NO Charge for any item to correct a First Trust Bank error.

1. Return Check due to Subscriber Error
2. Check Copy Mailed or Faxed to Subscriber or Bank
3. Check Copy Mailed to Merchant
4. Stop Payment
5. Return ACH items due to Subscriber or Bank Error
6. Overnight Carrier Delivery Charge per item
7. Special/Custom Report Charge
8. Research Fee for items over 8 months old

First Trust Bank reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

Some Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement received when you opened your account, which discloses important information concerning your rights and obligations.

21. ELECTRONIC MAIL (E-MAIL).

Sending electronic messages generated within Online Banking is a good way to communicate with First Trust Bank regarding your accounts or the Online Financial Services, as Online Banking is encrypted. However, your normal e-mail sent via your own software and, as a result, is not secure. You should not include confidential information, such as account numbers and balances in any e-mail generated outside

of Online Banking to First Trust Bank. You cannot use e-mail to initiate Online Financial Service transactions. All such transactions must be initiated using the appropriate functions within the Online Banking site or our Mobile Application. First Trust Bank will not be liable for any errors, omissions, claims, or problems of any kind involving your e-mail.

22. LINKS TO OTHER SITES.

Information that Institution publishes on the World Wide Web and our Mobile Application may contain links to other sites, and third parties may establish links to Institution's site. Institution makes no representations about any other web site that you may access to, from or through this site or our Mobile Application. Unless expressly stated in writing, Institution does not endorse the products or services offered by any company or person linked to this site or our Mobile Application, nor is Institution responsible for any software or the content of any information published on the site of any third party. You should take precautions when downloading files from sites to protect your computer software and data from viruses and other destructive programs.

23. VIRUS PROTECTION.

Institution is not responsible for any electronic virus that you may encounter using the Online Financial Services. You are responsible for ensuring that your personal computer, mobile device, software, browser version, plug-ins, patches, and anti-virus software are all current and up-to date. You acknowledge that if undetected and unrepaired, a virus can corrupt and destroy your programs, files and hardware.

24. DAMAGES AND WARRANTIES.

In addition to the terms previously disclosed, you agree that all Online Banking Services, including but not limited to our sites, materials, products, and services, are provided "As Is" and "As Available" without warranty of any kind, either express or implied, including, without limitation, the warranties of merchantability, fitness for a particular purpose, non-infringement and freedom from a computer virus.

Institution is not responsible for any losses, errors, injuries, expenses, claims, attorney's fees, interest or other damages, whether direct, indirect, special, punitive, incidental or consequential, (collectively, "Losses") caused by Online Banking or the use of the Online Financial Services or in any way arising out of the installation, use or maintenance of your personal computer or mobile device hardware or software, including any software provided by Institution or one of its suppliers. In addition, Institution disclaims any responsibility for any electronic virus(es) Customer may encounter after installation of such software or use of Online Banking or the Online Financial Services. Without limiting the foregoing, neither Institution nor its suppliers shall be liable for any: (i) failure to perform or any Losses arising out of an event or condition beyond their reasonable control, including but not limited to communications breakdown or interruption, acts of God or labor disputes; or (ii) the loss, confidentiality or security of any data while in transit via the Internet, telecommunication, communication lines, postal system or ACH network. Institution and its suppliers provide Online Banking and the Online Financial Services from their own sites and they make no representation or warranty that any information, material or functions included in Online Banking or the Online Financial Services are appropriate for use by you in your jurisdiction. If you choose to use Online Banking and/or the Online Financial Services, you do so on your own initiative and are solely responsible for compliance with applicable local laws and regulations. Neither Institution nor its suppliers warrant the adequacy, accuracy or completeness of any information provided as a part of Online Banking, the Online Financial Services, or contained in any third party sites linked to or from Institution's web site or Mobile Application. INSTITUTION MAKES NO REPRESENTATIONS OR WARRANTIES REGARDING THE ACCURACY, FUNCTIONALITY OR PERFORMANCE OF ONLINE BANKING, ONLINE FINANCIAL SERVICES, OR ANY SOFTWARE THAT MAY BE USED IN CONNECTION WITH SAME. INSTITUTION DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR ERROR-FREE OPERATION.

25. INDEMNIFICATION.

Customer shall indemnify, defend and hold harmless Institution and its officers, employees, directors, suppliers and agents, in their individual capacities or otherwise, from and against any Losses arising out of: (i) Customer's negligence; (ii) Customer's failure to comply with applicable law; or (iii) Customer's failure to comply with the terms of this Agreement.

26. ADDITIONAL REMEDIES.

Due to the likelihood of irreparable injury, Institution shall be entitled to an injunction prohibiting any breach of this Agreement by Customer.

27. TERMINATION AND CHANGES IN TERMS.

First Trust Bank reserves the right to terminate this Agreement or to change the charges, fees or other terms described in this Agreement at any time. When changes are made, we will notify you by: 1) electronic mail; 2) physical mail at the address shown in our records; and/or 3) update of our web site. Any use of Online Banking and/or any Online Financial Services after we provide you with a notice of change will constitute your agreement to such change(s).

You may terminate this Agreement by written notice to First Trust Bank. First Trust Bank is not responsible for any fixed payment made before First Trust Bank has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by First Trust Bank on your behalf.

28. APPLICABLE RULES, LAWS, AND REGULATIONS.

You submit to the jurisdiction of, and this Agreement shall be governed by the federal laws of the U.S.A, as well as the laws of, the State of Illinois, U.S.A., without regards to its conflicts of laws provisions. The prevailing party in any such action shall be entitled to the recovery of its reasonable attorney's fees, costs, and expenses.

29. ASSIGNMENT.

Institution may assign its rights and/or delegate all or a portion of its duties under this Agreement to a third party.

30. INTEGRATION.

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations concerning such subject matter are canceled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and Institution.

31. SEVERABILITY.

If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another agreement between you and the Institution, this Agreement will control.

32. WAIVER.

Institution shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of its rights under this Agreement. No waiver by Institution of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

33. CONSTRUCTION.

This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between a part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law.