

ONLINE BANKING DISCLOSURE AND AGREEMENT

(We suggest you print a copy of this for your records.)

NOTE: You must access your online account at least once every 90 days or your login information will be automatically removed from the system for security purposes.

This Electronic Banking Agreement for PremierBank Online Banking contains the terms and conditions governing this service. By clicking "I Agree" at the end of this document, you confirm your agreement to be bound by all terms of this agreement and acknowledge your receipt and understanding of this disclosure.

ABOUT THIS AGREEMENT

This Online Banking Agreement and Disclosure ("the Agreement") governs the use of PremierBank Online Banking service ("Online Banking") offered by PremierBank ("The Bank"). Online Banking allows the Bank customers to perform a number of banking functions through the use of a personal computer and the Internet. When you use any of the Online Banking services described in this Agreement, you agree to the terms and conditions of this Agreement. Your use of the Online Banking service does not change any other agreement you may already have with us. You should review those agreements for any applicable fees, for limitations on the number of transfers you can make, and for other restrictions which might impact the use of your account(s) with the Online Banking service.

USING ONLINE BANKING

In order to use the Online Banking service, you must have at least one account with the Bank. To access your account(s) via the Internet, you must have World Wide Web access via a Secure Internet Service Provider and an Internet browser that supports 128-bit encryption. The Online Banking product is best viewed using Internet Explorer 6.0 or greater; Netscape 6.1 or greater; or if you have a Mac PC, Internet Explorer for Mac 5.2 or greater.

You will receive an Access ID and Temporary Password (also referred to as "Personal Identification Number" or "PIN") from us within 2 to 3 business days after your Online Banking Application has been processed.

You agree that we are entitled to act upon instructions received through the Online Banking service under your Password and without inquiring into the identity of the person using that Password. However, you agree that you will not, under any circumstances, disclose your Password by telephone or any other means to any person. You acknowledge that no person from the Bank will ever ask for your Password and Bank employees do not need and should not ask for you Password. You are liable for all transactions made by the authorized use of your Password and agree that, if you give your Password to anyone, you do so at your own risk since anyone with your Password

will have access to your accounts. At any time, you may ask us to disable your Password. You can change your password at any time.

For joint accounts, each person will have a separate Access ID and Password. Each person on a joint account will be liable for all transactions that are made on that account. Each person on a joint account authorizes all transactions made by any other person on the account. Each person on a joint account agrees to be liable for the actions of the other person(s) on the account.

LIMITATIONS ON TRANSFERS AND PAYMENTS

When you request a transfer between accounts or make a payment, you authorize us to withdraw the necessary funds from your designated account. You agree that you will instruct us to make a withdrawal only when a sufficient balance is available in your account at the time of withdrawal. If you do not have a sufficient balance, including available credit under any overdraft protection plan, we may either complete the transfer or payment – creating an overdraft – or refuse to complete the transfer or payment. In either case, we reserve the right to impose a non-sufficient funds (NSF) fee.

TRANSFERS FROM MONEY MARKET DEPOSIT ACCOUNTS

Federal regulation limits the number of preauthorized electronic fund transfers and telephone transfers – including transfers you request using the Online Banking service – from money market deposit and savings accounts. You are limited to six preauthorized electronic fund transfers and telephone transfers, checks and point-of-sale transactions per statement period. Each transfer or payment you request through the Online Banking service from your money market deposit account is counted as one of the six limited transfers you're permitted each statement period. However, payments to your loans at the Bank are not counted toward this limit.

BUSINESS DAYS

Our business days are Monday through Friday, excluding bank holidays. Account transfer or loan payment instructions received after 5:00 p.m. (Central Time), or on a day we are not open for business, will be processed on the following business day.

FEES AND CHARGES

There are no fees or charges for using the Online Banking service. However, depending on how you use the Online Banking service, you may incur other fees and charges including, but not limited to, normal account fees and service charges, any Internet service provider fees, and telephone charges.

PRIVACY POLICY

PremierBank's Privacy Policy is available online.

ERROR RESOLUTION

- **Liability Disclosure.** Please inform us if you believe there have been unauthorized transfers to or from your account. Telephoning is the best way of doing this. You will not be liable for unauthorized electronic transfers to or from your account.
- **Address and Telephone Number.** If you believe that someone has transferred or may transfer money from your account without your permission, call or write at (920) 563-6616, PremierBank, 70 North Main Street, Fort Atkinson, WI 53538.
- **Business Days.** Our business days are Monday through Friday. Saturdays, Sundays and Holidays are not included.
- **Disclosure of Charges.** There will be no charges for electronic transfers but your account(s) will be subject to our regular account charges as stated in the account agreement.
- **Periodic Statements.** We will provide you with a statement which will include, among other things, a brief description of all electronic fund transfers made to or from your account. The description will be sufficient to enable you to identify each such transfer and to relate it to a receipt furnished to you for the transfer. We will provide such a statement for each month in which such a transfer occurs, or quarterly, if you do not have an EFT transaction for three consecutive months.
- **Passbook Account.** If you bring your passbook to us, we will record any preauthorized credits or debits that were made to your account since the last time your passbook was updated.
- **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (920) 563-6616, to find out whether or not the deposit has been made.
- **Preauthorized Withdrawals.** If you have notified us in advance to make regular payments out of your account, you can stop any of these payments by doing the following:
 - Call or write us at (920) 563-6616, PremierBank, 70 North Main Street, Fort Atkinson, WI 53538, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge our regular fee for each stop payment order you give us.
 - **Notice of Varying Amounts.** There may be occasions when your preauthorized payments may vary in amount. The preauthorized receiver will notify you 10 days in advance of the amount that your account will be debited and the date the debit will take place. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
 - **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

- Liability for Failure to Make Transfers. 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 the circumstances beyond our control (such as fire or flood) prevent transfer, despite reasonable precautions that we have taken.
 - There may be other exceptions stated in our agreement with you.
- Account Information Disclosure. We will disclose information to third parties about your account or the transfer you make:
 - Where it is necessary for completing transfers, or
 - In order to verify the existence and the condition of your account for a third party, such as a credit bureau or merchant, or
 - In order to comply with government agency or court orders, or
 - If you give us your written permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone: (920) 563-6616 or write: PremierBank, 70 North Main Street, Fort Atkinson, WI 53538

If you think your statement is wrong or if you need more information about a transfer listed on the statement, we must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within ten (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 to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in the 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 re-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.

CHANGES IN TERMS OR TERMINATION

We may change the terms of this Agreement from time to time and will notify you of such changes by mail or electronic message. Your continued use of the Online Banking service after the effective date of change will represent your acceptance of the changes. We also reserve the right to cancel this Agreement at any time, with or without cause

and without prior notice. Examples of when we may cancel this Agreement and the use of the Online Banking service without prior notice include, but are not limited to:

- If you breach this or any other agreement we may have with you;
- If we have reason to believe that there has been or may be an unauthorized use of your Password or account(s);
- If there is conflicting claims as to the funds in any of your account(s);
- If you request us to do so;
- If you do not access the system for a period of 90 days or longer.

AGREEMENT

You agree to the forgoing Consumer Online Banking Agreement.