

THE GIFFORD STATE BANK

Internet Banking Services Customer Agreement/ Terms and Conditions

In consideration of the Internet banking services (“Services”) to be provided by The Gifford State Bank as described from time to time in information distributed by The Gifford State Bank to its customers, the undersigned Customer agrees as follows: Services available may include, but are not limited to:

- Balance inquiry
- Transaction history
- Transfer of funds between accounts
- Account history download capability
- E-mail to Bank
- On-line review of check/deposit images

1. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer’s deposit account at The Gifford State Bank as established and amended by The Gifford State Bank which are specifically made applicable to this Agreement. The Gifford State Bank Privacy Notice may be viewed at:
<https://onlinebanking.giffordbank.com/Pages/images/bankimages/PrivacyNotice.pdf>

2. Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by The Gifford State Bank from time to time. Charges shall be automatically deducted from Customer’s account and The Gifford State Bank shall provide to Customer notice such debit(s) monthly.

3. Collected funds must be available for distribution from Customer’s account as of the close of the business day on the scheduled payment date. Payments will be mailed on the business day following the scheduled payment date. Approximately five business days should be allowed for payments to be received and posted by the payee.

4. The Gifford State Bank shall not be responsible for:

- Errors in amounts, payee codes or payment dates entered by Customer.
- Errors in addresses, account numbers or other information provided to The Gifford State Bank by the Customer.
- Late fees or other similar charges imposed by payees and incurred by Customer.
- Consequential or incidental damages for negligent performance by The Gifford State Bank of its services.
- Damages arising from unauthorized access to Telephone or Internet Banking software.

5. Regarding passwords: Once the Internet Banking Agreement and Enrollment Form has been completed and a login user ID and password for access to The Gifford State Bank’s internet banking site has been selected, Customer is solely responsible for the use of The Gifford State Bank’s internet banking site by anyone who utilizes its correct

password. The Gifford State Bank will have no duty to further verify the identity of any Gifford State Bank Internet banking user with a valid password. The Gifford State Bank will act on instructions received under the authorized password.

6. Your use of the hyperlinks on this website to other Internet sites is at your own risk and The Gifford State Bank is not responsible for the accuracy or reliability of any information, data, opinions, advice or statements made on these linked sites. The Gifford State Bank makes no representations whatsoever concerning the content of those sites. A link to a site is NOT an endorsement, authorization, sponsorship, or affiliation by or with The Gifford State Bank with respect to such site, its owners, or its providers; these links are provided only as a convenience to you. You should be aware that linked sites may contain rules and regulations, privacy provisions, confidentiality provisions, transmission of personal data provisions, and other provisions that differ from the provisions provided on the Site. The Gifford State Bank is not responsible for such provisions, and expressly disclaims any and all liability related to such provisions.

7. The laws of the State of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby. If any part of these Terms and Conditions is unlawful, void, or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining provisions. The Gifford State Bank reserves the right to seek all remedies available at law and in equity for violations of these rules and regulations, including the right to block access from a particular Internet address to the Site.

The Gifford State Bank does not make any representation about the suitability of the content of this site for any purpose. All content is provided "As is" without any warranty of any kind, either express or implied.