



CITIZENS BANK
OF MUKWONAGO

Your community bank since 1892.

Internet Banking Agreement and Disclosure Statement

This agreement states the terms and conditions that apply when you use Citizens Bank of Mukwonago's Internet Banking service. 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 must also follow all of our instructions and procedures applicable to the services covered by this agreement.

"You" and "your" mean each person who establishes an Internet Banking Customer Account with us or who uses or is authorized to use an Internet Banking identification number and password or other means of access we establish or approve. The term "Internet 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 modem and/or other means we authorize or allow.

IDENTIFICATION NUMBER AND PASSWORD

To access our Internet Banking service, you must use the identification number and/or other means of access we establish or provide for your Internet Banking Customer Account, together with a password. Anyone to whom you give your Internet Banking identification number and password or other means of access will have full access to your accounts even if you attempt to limit that person's authority.

INTERNET FUNDING ACCOUNT

You may not designate any account that requires more than one signature for withdrawals. You must be the owner of this account.

INTERNET BANKING TRANSACTIONS

You, or someone you have authorized by giving them your Internet Banking identification number and password or other means of access (even if that person exceeds your authority), can instruct us to perform the following transactions:

1. Make transfers between your qualifying accounts to the extent authorized;
2. Obtain information that we make available about your qualifying accounts;
3. Obtain other services or perform other transactions that we authorize.

LIMITS ON INTERNET BANKING TRANSACTIONS

You must have enough available money or credit in any account from which you instruct us to make a payment or transfer. If any of your qualifying accounts are money market savings accounts, certain types of withdrawals from those accounts, including payments and transfers, are limited to a total of no more than 6 in any specified period. The specified period for money market accounts is the monthly statement period. The kinds of withdrawals covered by this limitation are those made by means of preauthorized or automatic transfers and payments or telephone agreement. You also agree to the "Disclosure of Interest, Fees and Account Terms" that you received when you opened your deposit account. You can request another one of these at the time you fill out your NetTeller application.

OUR LIABILITY FOR FAILURE TO COMPLETE PAYMENTS OR TRANSFERS

If we do not complete a payment or transfer 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 exceptions. We will NOT be liable, for instance:

1. If, through no fault of ours, you do not have enough available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.
2. If any payment or transfer would go over the credit limit of any account.
3. If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
4. If you have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
5. If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.
6. If you do not instruct us soon enough for your payment or transfer to be received and credited by the time it is due.
7. If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim restricts the transaction.

8. If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that we have taken.

BUSINESS DAYS

Our Internet Banking service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday. Transfers made after 5:45 p.m. will be processed on the next business day. Holidays are not included.

STATEMENTS

Your Internet Banking payments and transfers will be indicated on the statement we provide or make accessible to you for the Internet Funding Account. You agree to notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement, or statement information.

YOUR LIABILITY

You agree to the terms of this account and the "Schedule of Special Charges" that may be imposed. You authorize us to deduct these charges as accrued directly from the account balance. You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your Internet Banking number and password or other means of access and want to terminate that person's authority you must change your identification number and password or other means of access or take additional steps to prevent further access by such person.

UNAUTHORIZED TRANSACTIONS OR LOSS OR THEFT OF YOUR INTERNET BANKING IDENTIFICATION NUMBER OR PASSWORD

If you believe your Internet Banking identification number, password or other means of access have been lost or stolen or that someone has used them without your authorization, call us immediately at 262-363-6500 and ask for the accounting department during normal business hours or you may E-Mail us at: INFO@CITIZENBANK.COM, or write to us at P O Box 223, Mukwonago, WI 53149-0223. Quickly telephoning us is the best way of reducing your possible losses. Not all e-mail messages may arrive at their destinations. We will send e-mail back to you as confirmation that we did receive it. Because the Internet is not secure from being read by just anyone, do not include any of your account or social security numbers with your e-mail. If you leave a message on our voicemail, please leave your name, address, phone number and a brief message as to what the problem might be.