

INVESTORSBANK
W239 N1700 Busse Road
Waukesha, WI 53188-1160
(262) 523-1000 or (888) 558-2265

INVESTORSBANK'S PERSONNEL AND OUR THIRD PARTY SERVICE PROVIDERS WILL NEVER ASK YOU TO REVEAL YOUR USER IDENTIFICATION OR PASSWORD. WE STRONGLY RECOMMEND THAT OUR CUSTOMERS SAFEGUARD THEIR PERSONAL INFORMATION, USER'S IDENTIFICATION AND PASSWORDS AND REFRAIN FROM RESPONDING TO ANY UNSOLICITED REQUESTS FOR THIS INFORMATION.

InvestorsBank Online Banking and Bill Payment Agreement and Disclosure

InvestorsBank Online Banking and Bill Payment Agreement and Disclosure ("Agreement") states the terms and conditions that apply when you use InvestorsBank's Online 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 also agree to the Deposit Account Agreement or Business Deposit Account Agreement, Truth in Savings, Funds Availability Policy Disclosure and Electronic Fund Transfer Disclosure ("Deposit Disclosures") which you received when you opened your deposit account. You can request copies of any Deposit Disclosures by contacting us. Should conflicting terms arise between this Agreement and the original product Deposit Disclosures, the most recent version of the original product Deposit Disclosure will take precedence.

This Online Banking and Bill Payment service is a consumer electronic banking service. However our business customers can also enroll in this service by contacting us.

DEFINITIONS

The terms "you", and "your" mean each person who has an ownership in a deposit or loan account and establishes an Online Banking account with us or who uses or is authorized to use an Online Banking User ID and password. "We," "us" or "our" refer to InvestorsBank, which offers this Online Banking service, and which holds the accounts accessed by the services. "Online Banking and Online Bill Payment" 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. Our Online 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, excluding Federal Reserve holidays. The term "Payee" means the person or entity to whom you wish a bill payment to be directed; "Payment Instruction" means the information provided by you to us for a bill payment to be made to the Payee; "Payment Account" means your InvestorsChecking or InvestorsMoney account from which a bill payment will be debited; "Scheduled Payment Date" means the Business Day of your choice upon which your bill payment will begin processing (a Scheduled Payment Date on a non- Business Day will be considered to be the next Business Day); "Recurring Payments" are sent automatically on an ongoing basis; "Pay Now" are payments that you enter each time you want to make a payment; and, "Cutoff Time" means 6:30 P.M. CST on any Business Day and is the time by which you must transmit Payment Instructions to have them considered entered on that particular Business Day.

QUALIFYING FOR ONLINE BANKING BILL PAYMENT

If applying for the Online Bill Payment service, you authorize InvestorsBank to order and

review your credit report and any internal banking records. This authorization for obtaining your credit report is in effect until termination of this agreement. Your receipt of this Agreement does not mean that the Online Bill Payment service will be activated for you.

DISCLOSURE OF ACCOUNT INFORMATION

We may disclose information about you as provided in our Privacy Policy or as provided in our Deposit Account disclosures. In addition, you agree that we reserve the right to obtain financial information from a Payee regarding your account with them to resolve payment-posting problems. Support and services connected with our Online Banking and Online Bill Pay service are and can be provided by third parties and you authorize us to contract with third parties to provide such support and service.

ACCOUNT ACCESS

When you enroll in Online Banking all of your eligible accounts will automatically link. The first screen you will be taken to will display a summary of accounts for which we have been able to confirm that you are a primary or joint account owner. If you do not want your accounts to link please contact us after you have completed the enrollment process. When your Online Banking service is linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any authorized signer regarding your service. The linked accounts will appear together without regard to the ownership of the accounts.

If you are a business, anyone with the User ID and Password, authorized or not, will have access to the linked business accounts.

ADDRESS CHANGES

You are required to inform InvestorsBank of any changes that occur regarding your e-mail address or mailing address.

SUPPORT

InvestorsBank employees can assist you with Online Banking or Online Bill Payment product support. Usage questions or concerns should be forwarded to InvestorsBank via e-mail to online@investorsbank.com or call 1-866-757-3952. **Please note:** Information transmitted via e-mail is not secure. Please do not include account numbers, social security numbers or other personal information when contacting us via e-mail.

InvestorsBank cannot assist you with hardware, software or browser issues. You are responsible for selecting all hardware and software and your Internet provider, and for any defect or malfunction, including interruption of Internet service.

STATEMENTS

Your Online Banking and Bill Payment transfers and payments will be indicated on the monthly statements we mail to you for your InvestorsChecking or InvestorsMoney account.

USER IDENTIFICATION (User ID) AND PASSWORD

To access our Online Banking service, you will choose a User ID and password. Customers are required to change their passwords every 90 days. Anyone to whom you give your Online Banking User ID and password will have full access to your online accounts.

PROHIBITED PAYEES

We reserve the right, at our sole discretion, to refuse to complete any Payment Instruction you may submit. We will notify you promptly if we decide to refuse to pay any Payee. However, we prohibit certain payments and you will not receive notification if your Payment Instructions include the following as Payees:

- Federal, state, or municipal tax payments
- Court ordered payments
- Payments to Payees outside the United States

ONLINE BANKING TRANSACTIONS

You, or someone you have authorized by giving them your Online Banking User ID and password (even if that person exceeds your authority), can instruct us to perform the following transactions:

- Transfer funds between qualifying accounts (this feature is turned on automatically three to five Business Days after Online Banking Enrollment)
- Transfer to a loan account/authorizing payment
- Advance loan funds on a consumer revolving line of credit
- Authorize and view stop payments
- View account balances and transactions

LIMITS OF ONLINE BANKING TRANSACTIONS

You must have sufficient funds available to use the Online Bill Payment service. You received our Funds Availability Policy Disclosure when the Payment Account was opened and this Policy describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. Your Payment Account cannot require more than one signature for withdrawals. If you designate your InvestorsMoney money market account as your Payment Account, you may only make six (6) pre-authorized transfers from your account each statement period. No more than three (3) of the transfers and withdrawals may be payments by check, draft, MasterMoney card or similar order to third parties.

FEES

InvestorsBank Online Banking and InvestorsBank Online Bill Payment are FREE, however fees for stop payments, overdrafts and other bank services described in our Supplement to Deposit Account Agreement and/or the Fee Schedule – Business will apply. Contact us for the most current version of our fee schedules.

USING ONLINE BILL PAYMENT

To use Online Banking Bill Payment, you must provide information online to us that identify your Payees. You must provide sufficient information about a Payee to permit us to properly direct a payment and permit the Payee upon receipt of a payment to identify you as the payment source. You do this by filling in all required fields with accurate information, as directed by the Online Banking Bill Payment screen messages. By providing us with the names and account information of those Payees to whom you wish to direct payment, you authorize us to follow the Payment Instructions that we receive through the payment system. When we receive a Payment Instruction, you authorize us to debit your Payment Account and remit funds to the Payee on your behalf. We will debit your Payment Account on the next Business Day if the payment is a Pay Now. For Recurring Payments, we will debit your Payment Account generally five (5) Business Days before the Scheduled Payment Date. InvestorsBank may refuse to pay any other person or entity to which you direct a payment. You will receive notification of any such refusal. For this reason, it is necessary that all Scheduled Payment Dates selected by you be no less than five (5) Business Days before the bills actual due date, not the late date and/or a date within the grace period. Payment Instructions entered after the Cutoff Time or on non-Business Days will be considered entered in Online Bill Payment on the next Business Day.

You will be provided a confirmation number for each payment you schedule using Online Bill

Payment. This number is available on the Payment History screen under the Payments menu if you need to refer to it in the future. The confirmation number will help us resolve any questions you may have concerning your transactions.

If you have Recurring Payments through the InvestorsBank Online Bill Payment system, you can stop any of these payments by deleting the Payment Instruction three (3) Business Days before the Scheduled Payment or by calling us or writing us at the telephone numbers and address listed in this agreement. We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call. You may be charged for each stop payment. Online Bill Payment transactions are processed either through an electronic transmission to the Payee or by drawing a check from your account. If a check is drawn this check will be mailed by us using the United States Post Office.

InvestorsBank has the right to limit the dollar amount of any payment made through the Online Bill Payment system.

If you fail to cancel Recurring Payments after termination of this Agreement you will be subject to overdraft charges.

OVERDRAFT

You agree that your Payment Account will have sufficient funds when we process a Payment Instruction from you. If your Payment Account does not have sufficient funds we will attempt to process your Payment Instruction on the next two successive Business Days. If you overdraw your Payment Account, you agree to immediately pay us the overdrawn amount together with any applicable fees.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

If we do not complete a transfer or payment from your Payment Account on time or in the correct amount according to your Payment Instructions, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have sufficient funds in your account to make the payment or transfer.
- If the transfer or payment would result in exceeding the credit limit on your line of credit, if you have one.
- You have not given us complete, correct or current account numbers or other information required to complete the payment, credit, transfer or other transaction.
- Your equipment was not working properly when you attempted to conduct the transaction.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When the User ID and or Password has been reported compromised or we have reason to believe that something is wrong with a transaction.
- If the funds in the account are subject to legal action preventing a transfer or payment from your account.
- There may be other exceptions provided by applicable law.

YOUR LIABILITY

You agree to the terms of this account and the schedule of 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 Online Banking User ID and password or other means of access and want to terminate that person's authority, you must change your User ID 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 ONLINE USER IDENTIFICATION NUMBER OR PASSWORD

Notify us AT ONCE if you believe your User ID and/or password has been stolen or that an unauthorized transfer has occurred or may occur. Notifying us by telephone is the best way of keeping your losses down.

You will be liable for the lesser of \$50.00 or the amount of any money, property or services obtained by the unauthorized use of your Online User Identification Number or Password prior to the time we are notified of, or otherwise become aware of, circumstances which lead to the belief that unauthorized access to your Payment Account may be obtained. Notice is sufficient when you take such steps as may reasonably be required in the ordinary course of business to provide us with the pertinent information.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (888) 558-2265 or write to us at W239 N1700 Busse Road, Waukesha, WI 53188-1160 as soon as you can, if you think a transfer was posted in error or if you need more information about a transfer. We must hear from you no later than 60 days after we sent the FIRST statement or other receipt of an electronic fund transfer on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 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 credit your account within 10 business days for the amount you think is in 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 credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

SECURITY

All transactions occur on a secure server which uses numerous firewalls and encryption programs. AT NO TIME WILL YOU BE REQUESTED TO REVEAL YOUR USER ID, PASSWORD

OR ACCOUNT NUMBER OVER THE INTERNET. A user will automatically be logged out of the online connection after 30 minutes of inactivity. A user will automatically be locked out after six (6) incorrect User ID or password attempts. A user will automatically be locked out of their Online Banking account if the account has not been accessed for a sixty (60) day period. InvestorsBank has the ability to monitor account usage and will monitor periodically for unusual activity.

SYSTEM REQUIREMENTS

The customer is required to use a secure browser incorporating secure socket layer (SSL) encryption to establish a connection to the sign-on screen. Presently, the system requires 128-bit encryption. InvestorsBank reserves the right to change this requirement at any time to maintain the security of our Online Banking system.

PRIVACY

InvestorsBank respects your privacy and maintains physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Our [Privacy Disclosure](#) can be viewed at www.investorsbank.com. You can also obtain a current copy by calling us and requesting to have a copy sent to you.

TERMINATION

InvestorsBank reserves the right to terminate the Online Banking and Bill Payment service at anytime, and for any reasons (i.e.: suspicious or fraudulent activity). This is to protect our customers and InvestorsBank from hackers or other malicious access. If you wish to cancel the Online Banking service and/or the Bill Payment service, contact InvestorsBank at 1-888-558-2265 or online@investorsbank.com. **Please note:** Information transmitted via e-mail is not secure. Please do not include account numbers, social security numbers or other personal information when contacting us via e-mail.

A cancellation form will be sent to the current mailing address for a signature requesting to cancel the service(s). If you discontinue use of the Online Banking or Bill Payment service you will notify us in writing no less than ten (10) days prior to the effective date.

MISCELLANEOUS

One or more of the services may be processed by a third party administrator. This agreement shall be binding upon and shall insure to the benefit of you, InvestorsBank and InvestorsBank's successors and assigns. You may not assign your rights or responsibilities under this agreement. This agreement shall be governed by and construed according to the laws of the State of Wisconsin.

TERMS OF AGREEMENT

InvestorsBank reserves the right to change this Agreement and Disclosure statement. Unless an immediate change is necessary to maintain or restore the security of an account or system, we will mail or deliver a written notice to you at least thirty (30) calendar days before the effective date of any change in a term or condition that would result in:

- Adding fees or increased fees
- Increased liability
- Fewer types of available electronic funds transfers or
- Stricter limitations on the frequency or dollar amount of transfers

If we make such an immediate change permanent and notification will not jeopardize the security of an account or system, we will notify you in writing on or with the next regularly scheduled

periodic statement or within thirty (30) calendar days of making the change permanent. You are required to inform InvestorsBank of any changes that occur regarding your e-mail address. You may always obtain the most recent copy of this agreement at www.investorsbank.com or by calling us to request to have a copy sent to you.

Please note: Information transmitted via e-mail is not secure. Please do not include account numbers, social security numbers or other personal information when contacting us via e-mail.