

First Citizens State Bank - Internet Banking Agreement

Please carefully read this Internet Banking Agreement for the use of Online Banking and Related Services provided by First Citizens State Bank (FCSB).

By continuing and utilizing internet banking, you agree to the terms and conditions of this Agreement including your consent to future amendments of the Agreement.

The terms and conditions of the deposit agreements and disclosures for each of your FCSB accounts as well as your other agreements with FCSB, such as loans, continue to apply.

Please read this Agreement and keep a copy for your records.

Account Requirements

To subscribe to FCSB's Online Banking, you must maintain at least one account with FCSB.

FCSB's internet banking will allow you to access more than one account, to view account balances and transaction information, transfer funds among designated accounts, and pay bills from designated accounts.

FCSB reserves the right to refuse to open an account or deny customers the ability to access Online Banking, to limit access or transactions or to revoke a customer's access to Online Banking, including the Bill Payment Service, without advance notice to the customer.

PIN and Security Procedures

You will need to have an Access ID and a Password. Your Access ID is your primary account number. The Password is a confidential personal identification number. Your initial Password will be assigned by our New Accounts Department. Upon entering the site for the first time, you will be required to choose a new Password.

Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children and should be memorized rather than written down.

You agree not to give your Access ID and Password or otherwise provide access to your account with Online Banking to any unauthorized person. You also agree that you will be solely responsible, and FCSB will not be liable, for any transaction ordered by any person to whom you have granted access regardless of the purpose for which you granted the access, or for any information about your account revealed in reliance upon your Password.

If you believe that someone may attempt to use the Online Banking without your consent or has transferred money from your account without your permission, you must notify us at once by calling us at 262-473-2112 or 800-236-8766 during normal business hours. Failure to give us prompt notice may limit your rights to recover any unauthorized payment.

If you do not use your Online Banking account for a period of 180 days, your Online Banking access may automatically become inactive and you will need to contact FCSB to re-activate your Online Banking access.

Daily Processing Deadlines

Account information displayed through the FCSB website is the current information at the time the transaction takes place. Transfers between accounts initiated on your computer using Online Banking, and received by FCSB by 5:00 PM (Central Time) Monday through Thursday, by 6:00 PM (Central Time) on Friday (excluding legal holidays) will be effective on the current business day. Transfers processed on your computer using the FCSB website, and received after 5:00 PM (Central Time) Monday through Thursday, or after 6:00 PM (Central Time) Friday, all day Saturday, Sunday, and banking Holidays will be effective the following business day.

Limitations on Transfers and Payments

Payments and transfers will not be made for you if there are not sufficient funds in your account to cover the payment or transfer. It is your responsibility to keep sufficient funds in your account to cover these transactions. If your account is a Money Market or Savings Account, federal law restricts you to no more than six transfers (including transfers to your other accounts or to third parties) per month or similar period. No transfers are permitted from a retirement account or certificate of deposit. Balances shown in your account may include funds or deposits accepted subject to verification by us. The balance may also differ from your records due to deposits in progress, outstanding checks or other withdrawals, or service charges.

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Bill Payment Services

Separate disclosures will be provided, and must be accepted by you, before you will be permitted access to this service.

Mobile Phone Use

First Citizens' Internet Banking allows you to access your account information with your mobile phone. You can set up and maintain your mobile phone number, carrier, and PIN number via your PC. Data and messaging charges from your telecommunications provider may apply, and you are responsible for any such charges. In the event your enrolled mobile or cellular device is lost or stolen, you agree to update your enrollment information and make the appropriate changes to disable the use of such devices or call 262-473-2112 for assistance. You understand that there are risks associated with using a mobile device, and that in the event of theft or loss, your confidential information could be compromised. If you share your phone with someone else they may be able to access your account information.

Electronic Funds Transfer Act

Some of the terms set forth above are governed by the Electronic Funds Transfer Act ("EFT Act"), which is only applicable to consumers. Commercial Account holders are not entitled to the rights provided under the EFT Act.

In case of errors or questions about Online Banking transactions, you may telephone us during our normal business hours at 262-473-2112 or 800-236-8766, or write us at First Citizens State Bank, P.O. Box 177, Whitewater, WI 53190.

You should call us immediately if you think an Online Banking transaction shown on your statement is incorrect. You must notify us no later than 60 calendar days after we send the first statement on which the problem or error appeared. You may not get back any of the money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

When you notify us, you should provide the following information:

- Your name, account number and date of the transaction.
- 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.
- The dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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.

Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before the account was opened.

We will tell you the results within 3 business days after completing our investigation. If we decided 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.

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