

Welcome to The First Trust and Savings Bank's Online Banking ("First Online Banking"). You are giving us permission to set up service for you as an Online Banking customer, and agree to the terms and conditions stated in this agreement/disclosure.

***** First Online Banking Agreement & Disclosure *****

Introduction

This Online Banking Agreement and Disclosure governs your use of Online Banking. Throughout document the Agreement and Disclosure will be referred to as "Agreement". By using First Online Banking, you agree to all of the terms of this Agreement. Please read it carefully prior to using First Online Banking.

Definitions

We, Us, or Our - refers to The First Trust & Savings Bank, its agents and service providers (independent contractor, designee, or assignee we may involve in the provision of Online Banking).

Privacy Statement – You can find our current Privacy Statement linked to our homepage (www.ftsbank.com). We understand how important privacy is to our customers. We have taken steps to ensure your security and privacy for your personal and financial dealings with the bank.

Hours of Operation and Cutoffs – Online banking is available 24 hours a day, seven days a week. For purposes of transactions, business days are Monday through Friday, except banking holidays. Transfers must be scheduled before the cut-off time of 4:00 p.m. on any business day in order for the transaction to be completed on that business day. Transactions initiated after 4:00 p.m. on a business day or on a Saturday, Sunday or a banking holiday will be posted on the next business day. Bill Pay transactions may be entered, edited, or deleted until 3:00 p.m. of the day you choose to have it processed.

Internet Security

First Online Banking is a product created and managed by FiServ, which utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the Internet. In addition to our log-on security, First Online Banking is layered with firewalls and encryption technology to ensure confidentiality of sensitive information. Multiple layers of advanced security tools are used to prevent tampering and secure the privacy of account information. We do not use "cookies" or other secretive means to obtain personal information about you or your computer activities.

In addition to the security measures described above, there may be notices posted on our website regarding security issues. It is your responsibility to read all applicable notices. One of the primary security features is the credential-verification system. It is important that you keep your User ID and Password secret. We will not be liable for any losses resulting from your allowing other persons, wittingly or unwittingly, to use your User ID and Password to access the system.

Registration Process and Log-On Security

First Online Banking requires you to enroll online. Your User ID and Password are also your protection against unauthorized Bill Pay use. By enrolling in First Online Banking, you will have access to enrollment for our electronic bill payment system, "First Online Bill Pay". First Online Banking provides a seamless portal to bill payment product.

Because your password is used to access your accounts, you should treat it as you would any other sensitive financial data. You should carefully select a password that is hard to guess. The password must contain at least 8 characters containing at least 1 number. We recommend that you also add to your letters and numbers at least 1 special character.

Keep your password safe. Memorize your password and never tell it to anyone. You will be required to change your password from time to time, but you may change it as often as you desire.

Equipment

You are solely responsible for the computer equipment you use to access these services. We are not responsible for errors or delays or your inability to access this service due to your equipment, your programs, or your Internet Service Provider. It is your responsibility to provide computer equipment necessary to access our Internet Banking safely. We are not responsible, under any circumstances, for any damages to your equipment or the programs/data maintained on your systems. We are not responsible for any virus or other malicious software or for the adverse effects from malware. You are encouraged to routinely scan your PC using a reliable virus-detection product.

Accounts

All terms and conditions of your account(s) provided to you outside of First Online Banking also apply to First Online Banking. Before you may use First Online Bill Pay you must complete the Bill Pay enrollment. If the accounts added to the service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your User ID and Password are authorized.

Fees

We offer the basic services within First Online Banking at no extra charge to our customers. Services include a portal to First Online Bill Pay, electronic event notification, account/transaction inquiries, E-statements, transfers, download functions, and loan payments. Fees (outside First Online Banking) disclosed to you in other regards, such as charges for dropping below a minimum balance, apply regardless of your use of Internet Banking.

Communicating with us Electronically

First Online Banking provides a secure means (“LinkLive”) for you to communicate with our bank. If urgent action is required, we recommend you contact us by telephone or in person, and for any correspondence submitted via LinkLive we strongly recommend that you do not rely on it without confirmation from us that it has been received.

You cannot use public E-mail to contact us regarding your account activities or any other sensitive information. Also, you should not use LinkLive or public E-mail to notify us of lost or stolen User ID/Passwords, lost or stolen debit cards, or unauthorized account activity and/or transfers. For these issues, contact us in person or by telephone at (815)432-2494 or (815)694-2329.

Notice of Your Rights and Responsibilities

We rely on the credential-verification system you use to log into First Online Banking. You agree to keep your User ID/Password secret and to notify us immediately if it is stolen or otherwise compromised.

We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities.

We reserve the right but are not obligated to 1) monitor and/or record communications and activity related to First Online Banking; and 2) require verification of requested transfers. If there is any unauthorized use of your User ID/Password occurs, you agree to:

- 1) Cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator(s); and
- 2) Provide reasonable assistance in recovering any unauthorized transfer of funds.

Termination

You may cancel First Online Banking by contacting us by phone, mail, or in person. If your account is closed or restricted for any reason by us or by you, Online Banking accessibility may also be restricted or terminated. In the event of termination, we may (but are not obligated to) discontinue previously-authorized transfers. We also

reserve the right to temporarily suspend First Online Banking services in our sole discretion when we believe system security has been compromised (individually or wide-scale).

Governing Law, Assignments and Amendments

This Agreement shall be governed by and construed in accordance with the laws of the United States and the State of Illinois. You may not assign your rights or duties under this agreement. The First Trust & Savings Bank may amend this Agreement by mailing or delivering to you a written notice at least thirty days before the effective date of any change. In the case of changes required for system security we will provide you a notice at the earliest opportunity following the change.

Waiver and Liabilities

The First Trust & Savings Bank does not waive any of its rights or remedies unless such waiver is in writing and signed by an officer of the Bank. Our liability to you is limited to any action or failure to act in which we do not perform in good faith and exercise reasonable care. Examples for which we will not be liable:

- Your account does not contain available funds to complete a transfer.
- Your account is legally subject to an official/legal process, right of set-off, or encumbrance.
- You, or anyone connected to your First Online account, commits any fraud or violates any law or regulation.
- The electronic funds transfer system is not working properly.
- You have not properly followed the instructions for using First Online Banking.
- Circumstances beyond our control prevent transactions or other Online Banking activity.