

ONLINE BANKING DISCLOSURE AND AGREEMENT

Please note: Our website is best viewed using the most updated version of Microsoft Internet Explorer, Apple Safari (Mac, iPhone, iPad, etc.), Google Chrome, and Mozilla Firefox.

This Agreement is a contract that establishes the rules that cover your electronic access to your accounts at First Federal Savings Bank of Angola (hereafter referred to as "FFSB") through Online Banking (hereafter referred to as "NetTeller"). By using NetTeller, you accept all of the terms and conditions of this Agreement. Please read it carefully. The terms and conditions of the deposit agreements and disclosures for each of your FFSB accounts as well as your other agreements with FFSB, such as loans, continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is also subject to applicable federal laws and the laws of the State of Indiana (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and FFSB's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with your completed NetTeller application and fees posted on our website, constitutes the entire agreement between you and FFSB with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein. You may auto enroll or stop in to complete the NetTeller application and establish a log-in ID upon accepting this Agreement.

Definitions

As used in this Agreement, the words "we," "our," "us" mean FFSB; "you" and "your" refer to the accountholder authorized by FFSB to use NetTeller under this Agreement and anyone else authorized by that accountholder to exercise control over the accountholder's funds through NetTeller. "Account" or "accounts" means your accounts at First Federal Savings Bank of Angola. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your FFSB accounts using NetTeller, including bill payments. "NetTeller" also means, and includes, the services provided pursuant to this Agreement, including the Bill Payment service. "Business days" refers to our regular banking hours posted on our website. Holidays are not included.

Access

To use NetTeller, you must be at least 18 years of age, you must have at least one account at FFSB, access to Internet service, and an e-mail address. Once we have processed your NetTeller application and verified your account information, you will be authorized to access NetTeller provided your browser is updated with the version best utilized by NetTeller. We will send you an e-mail confirmation of our acceptance of your enrollment. For joint accounts, we recommend that each person have a separate NetTeller ID and NetTeller PIN. Each person on a joint account

will be liable for all transactions that are made on that account by all other joint account holders of the account. NetTeller can be used to access the FFSB accounts that you have designated for access by NetTeller in your application. Accounts requiring more than one signature may not be accessed through NetTeller. We undertake no obligation to monitor transactions through NetTeller to determine that they are made by you.

NetTeller Services

You can use NetTeller to check the balance of your FFSB accounts, view FFSB account histories, transfer funds between your FFSB accounts, view images of your statements, send us e-mail, and pay bills from your FFSB accounts in the amounts and on the dates you request.

Hours of Access

You can use NetTeller seven days a week, twenty-four hours a day, although some or all NetTeller services may not be available occasionally due to emergency or system maintenance. We agree to post notice of any extended periods of non-availability on our website.

Your Password

For security purposes, you are required to change your password upon your initial log-in to NetTeller. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. We recommend that you create a password that utilizes both alpha and numeric characters to ensure the maximum security. Your password should not be associated with any commonly known personal identification (such as Social Security numbers, addresses, dates of birth, and names of children) and should be memorized rather than written down.

Security

You understand the importance of your role in preventing misuse of your accounts through NetTeller and you agree to promptly examine your paper statement for each of your FFSB accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your Social Security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and log-in ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via NetTeller is encrypted in an effort to provide transmission security and NetTeller utilizes identification technology to verify that the sender and receiver of NetTeller transmissions can be appropriately identified by each other. We recommend that you download a browser that supports 128-bit SSL encryption, the strongest encryption security available. NetTeller provides you with the opportunity to perform a security check of your current browser, and our website provides you with the opportunity to download a browser that supports 128-bit SSL encryption. You understand it is YOUR responsibility to keep your browser updated with current technology.

Posting of Transfers

Transfers initiated through NetTeller before 3:00 p.m., local time, on a business day, Monday through Friday, are posted to your account the same day. Transfers completed after 3:00 p.m., local time, on a business day, and those completed on a Saturday, Sunday or banking holiday, will be posted on the next business day. NetTeller identifies transfers based upon the log-in ID of the user who made the electronic transfer. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid overdrafts.

Overdrafts (Order of Payments, Transfers, and other Withdrawals)

If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, including a bill payment, then:

1. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
2. Electronic fund transfers initiated through NetTeller which would result in an overdraft of your account may, at our discretion, be cancelled;
3. Bill payment requests to be made electronically will not be made until sufficient funds are available to complete the requests;
4. In the event the electronic fund transfers initiated through NetTeller which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.

Limits on Amounts and Frequency of NetTeller Transactions

The number of transfers from your accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires. Bill payments are limited to a maximum amount of \$9,999.99 each.

NetTeller Bill Payment Service

You must designate the complete name of the payee, the account number, and the payee's remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment; and the date you want the payment processed. If the date you want the payment processed is not a business day, your payment will be processed the next business day. By using the NetTeller Bill Payment service option, you agree that, based upon instructions received under your password, we can charge your designated account by electronic transfer, "no signature required draft," or by debiting and remitting funds on your behalf. We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

Scheduling NetTeller Payments

Bill payments must be requested prior to 12 noon (EST) to be processed on the same business day. Requests received after 12 noon (EST) will be processed on the next business day. If the payee is to be paid by paper check you understand and agree that paper checks are mailed to the payee and that you must allow for normal postal delivery time. If the payee is to be paid electronically (as indicated on the Bill Payment payee list), you understand and agree that the payee may not receive the payment up to 72 hours after the date the payment is debited from

your account. You understand and agree that we are not responsible for the timely delivery of postal mail or the improper transmission or handling of payments by a third party such as the failure of the Bill Payment payee to properly post a payment to your account.

How to Cancel a Bill Payment

To cancel a bill payment that you have scheduled through NetTeller, you must cancel the payment online (by following the onscreen instructions) before 12 noon (EST), on the date the payment is scheduled to be processed.

Stop-Payment Requests

Stopping the payment of a check is different from the cancellation of a bill payment. Once the payment has been debited from your account, you CANNOT cancel or stop a payment that has been paid electronically. You may be able to stop a NetTeller bill payment paid by check by contacting us by telephone before the check has cleared or by initiating a stop-payment request yourself through NetTeller. If the check has not cleared, we will immediately process your stop-payment request. To be effective, this type of stop-payment request must precisely identify the name of the payee, the payee-assigned account number, the amount, and the scheduled date of the payment. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.

Disclosure of Account Information and Transfers

We may disclose information to third parties about your account or the transfer you make ONLY: when it is necessary to complete transfers; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; in order to comply with government agency or court orders; if you give us your written permission.

Periodic Statements

You will not receive a separate NetTeller statement. Transfers to and from your accounts and bill payments using NetTeller will appear on the respective/applicable periodic paper statements for your FFSB accounts.

Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any NetTeller service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the FFSB website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject NetTeller services indicates your acceptance of the change in terms. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures. You understand a copy of this Agreement may be accessed by contacting our NetTeller representatives, and you accept that we may change any term of this Agreement at any time.

In Case of Errors or Questions about Your Electronic Transfers, including Bill Payments

You may contact the Bank in case of errors or questions about any electronic funds transaction. To contact us by phone, call 260.665.7556. To contact us by postal mail, write to First Federal Savings Bank of Angola, Re: NetTeller, 212 East Maumee Street, Angola, Indiana, 46703. The Bank must be notified as soon as possible if you think your checking or savings statement or ATM or POS transaction receipt is in error or if you need information about a transfer on any statement. You must contact us within 60 days after we have sent your FIRST checking or savings statement on which the error appeared. When you contact us, please provide the following:

- Your name and account number;
- A description of the error or the transfer you are unsure about, explaining 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 error occurred within 30 days after the first deposit to the account was made) after we hear from you and will correct the error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a POS transaction or a foreign initiated transfer or occurred within 30 days after the first deposit to the account was made) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 days if the error occurred within 30 days after the first deposit to the account was made) 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 did not receive it within 10 business days, we may not credit your account. We will inform you of the result 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.

Our Liability for Failure to Make a Transfer

If we do not complete a transfer to or from your account, including Bill Payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make a transfer;
- If a legal order directs us to prohibit withdrawals from the account;
- If your account is closed, or if it has been frozen;
- If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts;
- If you, or anyone authorized by you, commits any fraud or violates any law or regulation;
- If any electronic terminal, telecommunication device, or any part of the NetTeller electronic fund transfer system is not working properly and you knew about the problem when you started the transfer;
- If you have not provided us with complete and correct payment information for the Bill Payment service, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment;
- If you have not properly followed the on-screen instructions for using NetTeller;

- If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

Your Liability for Unauthorized Transfers (liability limits apply only to consumer accounts)

CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500. Also, if your paper statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the paper statement was mailed to you, you may not get back any money you lost through transactions made after the 60 day time period if we can prove that we could have stopped someone from taking the money if you had told us in time. You may contact us by phone or postal mail. To contact us by phone, call 260.665.7556. To contact us by postal mail, write to First Federal Savings Bank of Angola, Re: NetTeller, 212 East Maumee Street, Angola, Indiana, 46703.

Disclaimer of Warranty and Limitation of Liability

We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the NetTeller services provided to you under this Agreement. We do not and cannot warrant that NetTeller will operate without errors, or that any or all NetTeller services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to NetTeller, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of FFSB and its affiliates exceed the amounts paid by you for the services provided to you through NetTeller.

Your Right to Terminate

You may cancel your NetTeller service at any time by providing us with written notice by postal mail or fax. Your access to NetTeller will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

Our Right to Terminate

You agree that we can terminate or limit your access to NetTeller services without prior notice, if you have insufficient funds in any one of your FFSB accounts to cover outstanding debits or bill payment requests. NetTeller service may be reinstated, at our sole discretion, once sufficient

funds are available to cover any fees, pending transfers, and debits. We may also terminate your NetTeller services, upon reasonable notice, for any other reason at our sole discretion.

Fees and Charges

There are currently no fees or charges to use the basic NetTeller services or Bill Payment service. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.

Consent to Electronic Delivery of Notices

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the FFSB website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

Communications between FFSB and You

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways. To contact us by e-mail, the address is NetTeller@ffsbangola.com (please note that banking transactions through NetTeller are NOT made via e-mail). To contact us by phone, call 260.665.7556. To contact us by postal mail, write to First Federal Savings Bank of Angola, Re: NetTeller, 212 East Maumee Street, Angola, Indiana, 46703.