



FARMERS TRUST & SAVINGS BANK

West Side • Williamsburg Square • (319) 668-2525 • Member FDIC
Time, Temperature & Weather: 668-2255 • www.ftsbia.com

ONLINE EXPRESS INTERNET BANKING CUSTOMER AGREEMENT

This Agreement is entered into between Farmers Trust & Savings Bank (the "Bank") and any customer of the Bank who subscribes to the Bank's Online Express Internet Banking and/or Mobile Express Banking ("Online Express") services. The customer is referred to in this Agreement as "you." You should read this Agreement and any other materials you receive before you use Online Express. If you use Online Express, or permit another person to use Online Express on your behalf, you agree to the terms and conditions stated in this Agreement. You should print and retain a copy of this agreement for your records.

- Deposit Agreements and Loan Agreements.** The terms and conditions in this Agreement are in addition to any deposit account agreements you have with the Bank, including your signature card, any written disclosures containing the terms and conditions of your accounts, the accompanying schedules and disclosures and any change of terms notices (collectively, the "Deposit Agreements"). The terms and conditions in this Agreement are also in addition to the terms and conditions of any loan or credit agreements you have with the Bank, including any disclosures made pursuant to such agreements (collectively, the "Loan Agreements").
- Electronic Funds Transfer Act.** Some of the transactions permitted through Online Express are governed by the Electronic Funds Transfer Act (the "EFTA"), and some of the terms and conditions of this Agreement are disclosures required by the EFTA. Commercial account holders are not covered by the EFTA and therefore certain provisions are not applicable to commercial accounts.
- Computer Requirements.** In order to use Online Express, you will need a computer or other web-enabled mobile device (referred to in this Agreement as your "Computer") with capabilities that support, at your cost, the Online Express requirements. These requirements include the ability to receive and view documents in HTML and PDF formats, an Internet browser using at least 128-bit encryption and Internet access. FURTHERMORE, the Bank will not be responsible or liable for any difficulty in use, or for the incompatibility between its website(s) and YOUR WEB BROWSER OR OTHER site accessing program. You are responsible for the installation, maintenance and operation of your Computer and all software. The Bank is not responsible for any errors or failures from any malfunction of your Computer or any software and the Bank is not responsible for any computer virus or related problems that may be associated with the use of the Bank's online system.
- Online Account Access.** To subscribe to Online Express, you must have at least one checking, savings, certificate of deposit or loan account with the Bank. You may gain access to the following types of accounts using Online Express:
 - Checking Accounts
 - Saving Accounts
 - Liquid Investment Accounts
 - Individual Retirement Accounts
 - Certificates of Deposit
 - Loans
 - Personalized Debit Card/Photo Debit Card/SHAZAMChek Debit Card/ATM Card
 - Safe Deposit Box

In most cases, you may use Online Express to gain access to deposit accounts in which you have an unrestricted right to withdraw funds. However, the Bank may, in its discretion, deny Online Express account access or restrict Online Express account transactions under certain circumstances.

5. Description of Online Express Functions.

You may access the following types of account information using Online Express:

- Balance information on all types of accounts, loan payment amounts, payment due dates and certificate of deposit maturity dates,
- Review transactions on your accounts for current and previous statement cycles,
- Interest information on your interest-bearing deposit accounts and loan accounts,
- Access account statements and selected notification forms for the previous thirteen months,
- Access and view images of checks and deposits made during the previous thirteen months,
- Initiate requests to stop payment on checks you have written from your Farmers Trust & Savings Bank checking account(s),
- Send secure messages to the Bank using the “Send Us a Secure Message” link shown on our public website.

You may make the following types of funds transfers between your Farmers Trust & Savings Bank accounts:

- Transfer funds from checking to checking,
- Transfer funds from checking to savings,
- Transfer funds from savings to savings,
- Transfer funds from savings to checking,
- Make payments from checking to loan accounts,
- Make payments from savings to loan accounts,
- You may make arrangements for one time, on demand transfers or loan payments or make scheduled transfers to occur in the future or on a recurring basis.

Your ability to transfer funds between certain accounts is limited by federal law and as stated in the Deposit Agreements. For example, transfers from a savings account or a money market savings account to another account or to third parties by pre-authorized, automatic, telephone or computer transfer are limited to six (6) per statement cycle with no more than three (3) transfers by check or similar order to third parties. Transfers made using Online Express are counted against the permissible number of transfers. Transfers must be received by the Bank by 6 p.m. (Central Standard Time) on a business day to be processed the same business day. Transfers received after 6 p.m. (Central Standard Time) on a business day or on a day that is not a business day will be processed the next business day. You will be provided with a confirmation number for each transfer. Please keep a record of this number to help resolve any questions that you may have concerning the transaction. You agree that you will instruct us to make a transfer only when a sufficient collected funds balance is or will be available in the designated account at the time of transfer. You understand that we will not act on any transfer instructions if sufficient collected funds are not available in the designated account. You may delete a transfer online prior to 6 p.m. (Central Standard Time) of the scheduled date the transfer is to occur. The Bank reserves the right to limit the frequency and dollar amount of transactions from your accounts for security reasons.

Stop Payment Procedures:

The rules in this section cover stopping payment of items such as checks and drafts drawn on your Farmers Trust & Savings Bank checking account. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. For additional information about stop payments, refer to the [Terms and Conditions of Your Deposit Account](#) disclosure.

You may initiate stop payment requests for checks you have written and drafts you have authorized on your Farmers Trust checking account using Online Express. You must make any stop payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop payment cutoff time. Because stop payment orders are handled by computers, to be effective, your stop payment order must precisely identify the number, date and amount of the item and the payee.

Before placing a stop payment on your account, verify the item has not cleared. For each stop payment item you will be required to provide the amount, check or range of check numbers and the payee.

Stop payment fees as disclosed and updated from time to time in our Cost of Services Schedule apply. Stop payment requests received after 6:00 p.m. (Central Standard Time) on any business day are considered effective on the next business day. All stop payments are subject to verification. You will receive an authorization by mail that will need to be signed and returned to the Bank within 14 days as described below.

You and the Bank agree to abide by the rules and regulations outlined in the Iowa Uniform Commercial Code governing stop payment orders. Oral requests (including by phone or internet) are binding for 14 days only, unless the account owner confirms the order by signing the proper form within the 14 day period. Properly signed stop payment orders are effective for six (6) months after the date accepted and will automatically expire after that period unless renewed in writing. Requests for revocation of a stop payment order must be in writing and bear the same authorized signature as the initiator of the stop payment request

E-Mail Communication:

Do not rely on E-mail if you need to communicate with the Bank immediately. For a Stop Payment, Unauthorized Transaction, Error Resolution Request or to report a lost or stolen card or access device, you should follow the procedures outlined in Paragraph 19.

When using e-mail to communicate with the Bank, we recommend you do not communicate any confidential, account related information by regular e-mail. If you need to communicate confidential, account related information, use the "[Send Us a Secure Message](#)" link shown in the Quicklinks section of any page on our public internet website. The Bank will not take actions based on your E-mail requests until your message is received, opened and read by an authorized representative of the Bank with responsibility for the matter described in your message and until the Bank has a reasonable opportunity to act.

Voice-Mail Communication:

Do not rely on voice mail if you need to communicate with the Bank immediately. An oral notice may be given only during regular business hours and only when communicated directly to an authorized representative of the Bank. An oral notice delivered via voice mail is not effective. The Bank will not take action based on your voice mail request until your message is received and listened to by an authorized representative of the Bank with responsibility for the matter described in your message and until the Bank has a reasonable opportunity to act.

6. **Access ID and Password.** You may access Online Express immediately if you have a Bank provided Security Code. If you do not have or do not know your Bank provided Security Code, the Bank will issue you a temporary Access ID and Password upon receipt of your enrollment request. You may submit the enrollment request through our website or in writing.

To access Online Express, you must log in for the first time using your Bank provided Security Code or your Bank assigned Access ID and Password. After logging in for the first time, you must IMMEDIATELY change your Access ID and Password. This is for your own protection. You will be required to change your Access ID and Password before you may access your account information and initiate transactions with the Online Express service.

Your Password must be between 8 and 16 characters in length, and it must contain at least 1 numeric, 1 UPPERCASE alpha character and 1 lowercase alpha character. Your password is case sensitive. Upper and lower case letters must be typed exactly as they appear. The Bank recommends you change your Password regularly to protect the security and privacy of your financial information. Your access to Online Express will expire due to inactivity if not accessed for a period of 120 days.

You agree to keep all security codes, including your password, confidential to prevent unauthorized access to your accounts and to prevent unauthorized use of Online Express. You agree that you are responsible for any transactions, including any charges or fees, made by another person if you provide your password to another person, even if that person is not an account holder. Such transactions will be deemed to be "authorized transactions" under the EFTA.

7. **Fees for Online Express.** The Bank does not charge a separate fee for Online Express. The Bank may change or add fees for Online Express by following the procedures outlined in Paragraph 16 for amending this Agreement. Service charges and fees provided for in the Deposit Agreements and Loan Agreements will continue to apply to your accounts. You authorize the Bank to deduct all applicable fees from any deposit account you have at the Bank.

8. **Reporting Unauthorized Transactions.** If you believe that an unauthorized Online Express transaction has been made from your account, you must contact the Bank immediately as indicated in Paragraph 14.
9. **Periodic Statements.** The Bank will mail or deliver to you periodic statements for your accounts as provided for in the Deposit Agreements and Loan Agreements. In addition to reflecting your other account activity, your statements will include any activities using Online Express.
10. **Business Days and Hours of Operation.** The business days for the Bank are normally Monday through Friday. Holidays are not business days. Online Express can only make transfers on business days. You may access Online Express 24 hours a day, seven days a week, except during any special maintenance periods or if computer systems are inaccessible for any other reason due to circumstances beyond our control.
11. **Your Responsibility.** You are responsible for all transfers you authorize using Online Express. If you permit other persons to use Online Express to access your accounts or any person obtains your Access ID or password, you are responsible for any transactions they authorize from your deposit and loan accounts. You should notify the Bank immediately if you believe any of your accounts have been accessed or your password has been used without your permission. Contacting the Bank immediately will help you reduce your potential losses.

You can lose no more than \$50 if you notify the Bank within 2 business days of discovering any unauthorized use of Online Express or your password. However, you can lose as much as \$500 if you do not notify the Bank within 2 business days of discovering the unauthorized use and the Bank can prove that it could have prevented the unauthorized use had it been notified. The limitations on consumer customer liability described in this paragraph do not apply to commercial accounts.

If you do not report unauthorized transactions that appear on any of your periodic statements within 60 days after such statements are mailed or made available to you, you risk unlimited losses on transactions made after the 60-day period if the Bank can show that it could have prevented the unauthorized use had it been notified within this 60-day period.

12. **Bank Responsibility.** The Bank is responsible for completing transfers on time according to your properly entered and transmitted instructions. However, the Bank will not be liable:
 - If you do not have adequate money in a deposit account to complete a transaction from that account, or if that account has been closed;
 - If you do not have available credit in a loan account to complete a transaction from that account, or if that account has been frozen or closed;
 - If you have not properly followed instructions on how to make a transfer;
 - If you have not given the Bank complete, correct and current instructions so that the Bank can make a transfer;
 - If withdrawals from any of your linked accounts have been prohibited by a court order such as a garnishment or other legal process;
 - If your Computer, the software, the web browser, the Internet Service Provider or Online Express was not working properly and this problem should have been apparent to you when you attempted to authorize a transfer;
 - If circumstances beyond Bank control prevent making a transfer, despite reasonable precautions that the Bank has taken. Such circumstances include, but are not limited to, telecommunication and electrical outages or failures, fires, floods, any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, line failure, or unauthorized interception or access to your communication with the Bank, or any failure or defect in any way relating to or arising from the installation, use or maintenance of Online Express or from the Internet access provider used to access Online Express or from the equipment used to access Online Express.

You agree that neither the Bank nor any party that provides Internet access or provides equipment used to access Online Express or any agent, independent contractor, or subcontractor of any of the foregoing will be liable for any loss, injury, or damage including without limitation, direct, indirect, incidental, special, consequential, or punitive damages, whether under a contract, tort or any other theory of liability, arising in any

way from the installation, use or maintenance of Online Express or from the Internet access provider used to access Online Express, or from the equipment used to access Online Express including, without limitation any loss, injury, or damage relating to any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, line failure or unauthorized interception or access to your communication with the Bank, even if the Bank is aware of the possibility of such event.

There may be other exceptions to the Bank's liability as stated in the Deposit Agreements and Loan Agreements.

13. **Disclosure of Account Information to Others.** We will not disclose information about you to anyone except as disclosed in our Privacy Notice or as permitted by law. In addition, the Bank may disclose information in order to comply with laws, government agency rules or orders, court orders, subpoenas or other legal processes, or in order to give information to any government agency or official having legal authority to request such information. This section does not limit, alter or amend the Bank's information handling practices and Privacy Policy.
14. **Error Resolution.** In case of errors or questions about your Online Express transactions, please contact the Bank using the address or phone number shown in Paragraph 19. The error resolution procedures contained in the remainder of this section do not apply to commercial accounts. If you believe that an unauthorized Online Express transaction has been made from a commercial account, you must contact the Bank immediately. If you think your statement is wrong or if you need more information about a transaction listed on the statement, the Bank must hear from you no later than 60 days after it sends or delivers to you the first statement on which the problem or error appeared. If you requested more information about a problem or error, the Bank must hear from you within 60 days after it sends or delivers that information to you. Tell us your name and account number(s), describe the suspected error or the nature of the problem, or describe what information you need and tell us the dollar amount of the suspected error. If you tell the Bank orally, we may require that you send in your complaint or question in writing within 10 business days. The Bank will tell you the results of its investigation 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 the Bank needs more time, however, it may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question in which case the Bank will re-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 the Bank to complete its investigation. If the Bank asks you to put your complaint or question in writing and does not receive it within 10 business days, the Bank may not credit your account. If the Bank decides that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.
15. **Data Recording.** When you access Online Express to conduct transactions, the information you enter will be recorded. By using Online Express, you consent to such recording.
16. **Change in Terms.** The Bank may change any term of this Agreement at any time. If the change would result in increased fees for any 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 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or electronic transfer system. We will post any required notice of the change on the Bank website or forward it to you by e-mail or by postal mail. Your continued use of any or all Online Express 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.
17. **Assignment.** The Bank may assign its rights and delegate its duties under this Agreement to a company affiliated with the Bank or to any other party.
18. **Termination.** This agreement continues in full force and effect until terminated. You may terminate this Agreement and your Online Express authorization at any time by giving written or verbal notice to the Bank. If you terminate Online Express, you authorize the Bank to continue making transfers you have previously authorized until such time as the Bank has had a reasonable opportunity to act upon your termination notice.

Once the Bank has acted upon your termination notice, the Bank will make no further transfers from your accounts, including any transfers you have previously authorized.

The Bank may terminate this Agreement and your use of Online Express services at any time without cause or prior notice. This Agreement and your use of the available Internet services will be terminated automatically if your account(s) are closed or access to your accounts is restricted for any reason. This Agreement and your use of Online Express services may be terminated at any time without prior notice due to insufficient funds in one of your accounts. After termination on such basis, you may again enroll once sufficient funds are available in your account to cover any fees and other pending transfers or debits. The Bank reserves the right to temporarily suspend Online Express services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your Access ID or Password as an indication of attempted security breach. Termination of the services does not affect your obligations under this agreement with respect to occurrences before termination.

If the Online Express service is terminated by either party, the Bank is not liable for any losses related to transfers not made as a result of termination.

19. **Notices and Bank Contact.** Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways.

For a Stop Payment, Unauthorized Transaction, Error Resolution Request or to report a lost or stolen card or access device, you must contact the Bank immediately by calling us or notifying us in writing using the address and/or telephone number shown below. Any oral notice may be given only during regular business hours and only when communicated to an authorized representative of the Bank. Any oral notice delivered via voice mail or e-mail for these purposes is not effective.

When notifying the Bank of an Unauthorized Transaction, Error Resolution Request or lost or stolen card or access device, you must provide to the Bank sufficient information to respond to such a request, including, if applicable, your name (or the name of the person drawing the check or making the payment request), your account number(s), the name of the payee(s), payment or transaction amount and date of the payment or transaction.

Telephone: 319-668-2525

Facsimile: 319-668-2133

Postal Mail: Farmers Trust & Savings Bank
510 Elm Street
P.O. Box 90
Williamsburg, IA 52361

In Person: You may visit us at the Bank during normal business hours.

Business Hours: Monday through Friday excluding Federal Holidays.

The Bank shall be entitled to rely on any communication believed by it, in good faith, to be genuine and to have been made by you.

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 transfers disclosures may be made electronically by posting the notice on the Bank website or by e-mail. You agree to notify us immediately of any change of your e-mail address.

Revision date: December 10, 2015

Your use of Online Express Internet Banking services constitutes agreement to the terms of this Agreement.



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EXTERNAL TRANSFER SERVICES AGREEMENT

This Agreement contains the terms and conditions that apply to use of Farmers Trust & Savings Bank's ("we", "us", "our", "the Bank") **External Transfer Service** ("Service"). In this Agreement, the words "you" and "your" refer to you as the person entering into this Agreement. The words "you" and "your" also include any user you authorize to use the Service on your behalf.

The terms and conditions in this Agreement are in addition to any other agreements you may have entered into with us including Online Express internet banking, Mobile Express banking, account transfer services, deposit account agreements including your signature card(s), any written disclosures containing the terms and conditions of your accounts, the accompanying schedules and disclosures and any change of terms notices (collectively, the "Deposit Agreements"). The terms and conditions in this Agreement are also in addition to the terms and conditions of any loan or credit agreements you have with the Bank, including any disclosures made pursuant to such agreements (collectively, the "Loan Agreements"). You should review those agreements for any applicable fees, for limitations on the number of transactions you can make and for other restrictions that might impact your use of an account with external transfer services.

THESE TERMS AND CONDITIONS MAY BE AMENDED, SUPPLEMENTED OR CHANGED AT ANY TIME. ***FAILURE TO COMPLY WITH ANY OF THESE TERMS MAY RESULT IN THE SUSPENSION OR TERMINATION OF YOUR USE OF THIS SERVICE.***

By using the External Transfer Services ("Service"), you acknowledge and accept this Agreement and agree to be bound by these terms and conditions in order to use the Service and to conduct external account transfers between your bank accounts with us and your other external financial institution accounts.

- 1. Agreement Coverage.** This Agreement governs the use of External Transfer Services conducted within Online Express Internet Banking. These services permit Bank customers to perform external account transfers through a personal computer or a mobile device (e.g., tablet or Smartphone) using Online Express Internet Banking, on accounts linked to the service, including some investment accounts with other financial institutions.
- 2. Accepting the Agreement.** When you use the Service as described in this Agreement, or authorize others to use them, you agree to the terms and conditions in this Agreement.
- 3. Customer Acknowledgement.** Customer understands that any action taken pursuant to this Agreement will be conducted by electronic means or methods which comply with the operating and security procedures applicable to this Service. Customer affirms that Customer's acts described in this Agreement will be attributed to Customer and will constitute the duly authorized electronic signature of Customer.
- 4. Change in Terms.** This Agreement is subject to change from time to time. Generally, we will notify you in advance of any material change including fees via email, text/statement message or on our website(s). If a change is favorable to you, we may not provide advance notice prior to making the change. Your continued use of the Service will indicate your acceptance of the revised Agreement. Further, the Bank reserves the right, in its sole discretion, to change, modify, add or remove portions from the Service. Your continued use of the Service will indicate your acceptance of any such changes to the Service.
- 5. Features and Services.** The Service is designed to allow you to transfer funds to or from Service eligible accounts. You must be enrolled in, and using, Online Express Internet Banking to use the Service which allows

you to transfer funds between your linked personal deposit accounts at the Bank and certain deposit or investment accounts owned by you at other financial institutions using an account number and financial institution identifier (e.g. route transit or routing number).

Inbound transfers move funds into an account you own at the Bank from an account you own outside the Bank. An outbound transfer moves funds from an account you own at the Bank to an account outside the Bank that is owned by you. The Service can be used with certain software and hardware such as a personal computer, tablet or other mobile device. The use of your software and hardware in conjunction with the Service account transfer information will be captured and delivered electronically.

6. **Eligibility Requirements.** In order to be eligible for the Service:

- You must be a consumer account holder or designated as an authorized signer of an active, eligible consumer account and be approved by the Bank subject to qualification/eligibility criteria described further and on our website www.ftsbia.com.
- Transfers are available only for consumer accounts established for personal, family or household purposes.
- You can add up to five bank, credit union or brokerage accounts eligible for funds transfers. We require verification of account ownership and activation before the Service is available.

7. **Use of Service.** To use the Service:

- You must be enrolled in Online Express Internet Banking and agree to the Online Express Internet Banking Customer Agreement and this External Transfer Service Agreement.
- You will need to provide certain identifying information about each account in order to register that account for this Service. For inbound transfers, you agree that you will only attempt to register personal accounts that you own or for which you have the authority to transfer funds.
- Delivery speeds for domestic (U.S.) transfers are three business day (Standard) and next business day (Express). See Section 8 for detailed descriptions of these transfers.
- You agree that you will have sufficient available funds in the designated deposit account to cover all outbound transfers on the date scheduled. If the account does not have sufficient available funds on the scheduled date, we may elect not to initiate one or more of the transfers. If we do elect to initiate the transfer, it may cause an overdraft in your account in which case you shall be liable for the overdraft and any overdraft fees and interest thereon, as set forth in your Deposit Account Agreement and our Cost of Services disclosure. If we do elect to initiate the transfer, you agree to pay all related fees as disclosed in your Deposit Agreement.
- You agree the Bank may use any means or routes which we in our sole discretion consider suitable to execute your transfer. Standard and Express transfers may be made through the Automated Clearing House (ACH) processor selected by us or directly to another bank, and you agree you will be subject to the National Automated Clearing House Association (NACHA) rules or our agreement with the other bank, in effect at such time, as applicable.
- You will be subject to the terms or instructions which may appear within user guides; and/or other information or documentation that the Bank may provide to you on the website www.ftsbia.com or through other methods.
- Your use of the Service is also subject to, and you agree to comply with, applicable state and federal rules, laws and regulations which may include: National Automated Clearinghouse Association (NACHA) and other applicable Automated Clearing House (ACH) rules, Electronic

Funds Transfers Act (EFTA), Regulation D and other applicable regulations, circulars or agreements; Office of Foreign Asset Control; the Bank Secrecy Act; the USA PATRIOT Act; the Uniform Commercial Code (UCC); and others as may be amended from time to time.

- The Bank reserves the right to reject an enrollment request for any reason, including without limitation potential fraud or misuse, limitations as outlined by the United States Department of the Treasury's Office of Foreign Assets Control, or an incomplete enrollment.
- You may be subject to penalties by the other financial institution, or may suffer negative tax consequences, for certain transactions involving retirement (401k, IRA, etc.), savings, money market accounts, certificates of deposit, trusts, loans, custodial, business, corporate and other types of accounts. It is your responsibility to verify with the external financial institution any restrictions regarding transfers to or from any External Account that you enroll. The Bank is not responsible for direct, indirect, special or consequential costs, fees, losses, penalties, or other damages resulting from External Transfers that are not permitted under restrictions of other financial institutions or those imposed by applicable laws and regulations.
- The Bank is not responsible for any third party hardware or software you may need to use the Service. Any such hardware/software is subject to the terms and conditions of the hardware/software agreement with the third party software provider of the hardware/software for your use.

8. **External Transfer Service Types Available.** Some of the external transfer services described below may not be available for certain accounts, customers or through Mobile Express Banking applications using your mobile or tablet device.

Types of Domestic (U.S.) Outbound Transfers:

- Standard Transfers: Funds will be debited from your Bank account on the business day you direct us to initiate processing of the transfer, and the funds will typically be credited to the receiving account on the third business day after the transfer is initiated.
- Express Transfers: Funds will be debited from your Bank account on the business day you direct us to initiate processing of the transfer, and the funds will typically be credited to the receiving account on the next business day after the transfer is initiated.

Types of Domestic (U.S.) Inbound Transfers:

- Standard Transfers: Funds typically will be debited from your account outside the Bank on the business day after you direct us to initiate processing of the transfer and the funds will typically be credited to your personal account at this Bank on the third business day after the transfer is initiated.
- Express Transfers: Funds typically will be debited from your account outside the Bank on the business day after you direct us to initiate processing of the transfer and the funds will typically be credited to your personal account at this Bank on the next business day after the transfer is initiated.

Express Transfers are permitted only at our discretion.

9. **Qualification, Changes or Discontinuation of Service.** The Service has qualification requirements as described below, and we reserve the right to change your qualification at any time without prior notice. We reserve the right to change, suspend or discontinue the Service, in whole or in part, or your use of the Service, in

whole or part, immediately and at any time without prior notice to you. You may also discontinue your use of the Service at any time.

In general, the qualification requirements are:

- All of your deposit accounts with us must be current or in good standing.
- Your funding account has been open for more than 24 hours.
- You have not had an overdraft, an over-limit item, or an item returned for insufficient funds with respect to any Bank deposit account during the current or 3 prior calendar months.
- You have not had any prior transfer canceled, revoked or uncompleted due to insufficient funds, revoked authorization, stopped payments, frozen accounts, fraudulent activity or any similar reason.

Express transfers are permitted only at our discretion. In addition to the general qualification requirements, we apply minimum limits related to the number and dollar amount of transfers.

10. Transfer Limits. All funds transferred via the Service are subject to Bank review based on to and from accounts, the amount of the transaction, your relationship with us, successful fraud screening and other factors we may consider from time to time. The limits available to you and your accounts are viewable within the Service window in Online Express Internet Banking.

- If we determine there are risks associated with a transfer or if we determine you no longer qualify as described in Section 9, we may delay or cancel the transfer and notify you, or direct you to contact us to provide additional details on the transfer before it is initiated or funds are released.
- We reserve the right to impose limits on the amount(s) and/or number of transfers that you initiate using the Service and to modify such limits from time to time.
- Any transfer initiated on a day that is not a business day as described in Section 11 begins processing on the following business day and counts toward the applicable dollar limit for the next business day.
- We may change your dollar limits at any time. Any decrease will be subject to notice, as required by law, but you agree that we may reduce your limits below the amounts stated above or cancel your transfers without prior notice when you cease to meet qualification criteria as described in Section 9.
- We will use best efforts to provide oral, written or electronic notice to you of rejection of a transfer on the scheduled date of initiation of the transfer; provided, however, that the Bank shall not be liable to you for interest compensation for failure to give such notice.

11. Cut-Off Times and Availability of Funds. The cut-off time for Standard transfers is midnight CST on a business day. The cut-off time for Express transfers is 7:00 pm CST on a business day. Any transfer initiated after the applicable cut-off time will be considered as being initiated on the next business day. Funds deposited to your account at the Bank using the Service will generally be made available as outlined in Section 8.

A business day is Monday through Friday, excluding Federal holidays and other days as posted in our branches or our website at www.ftsbia.com.

12. Delivery and Receipt of Transfers. The Bank cannot guarantee the timely delivery or return of funds as a result of the failure of another financial institution to act in a timely manner. You agree that all transfers received by us are subject to verification and final inspection by us.

13. Initiating, Scheduling and Processing Transfers. The Service is generally available to you 24 hours a day, 7 days a week through Online Express Internet Banking, except as described in Section 15. Depending on the type of transfer request, you may use the Service to choose delivery speed as described in Section 8 and choose to schedule the transfer on an immediate, one-time future dated or a recurring basis as described below.

- You will be asked to pick the date that you want us to initiate the processing of the transfer. For example, if you direct us to initiate processing an outbound transfer immediately and choose Express delivery, funds will be debited from your account with us on the business day you schedule the transfer and typically will be credited to the receiving account on the next business day after the transfer is initiated.
- In addition to choosing the delivery speed, as described above, domestic transfers, one-time future dated or recurring transfers scheduled for a weekend or a non-business day will be processed on the prior business day.
- The transfer status will be displayed on the External Transfers Activity tab within Online Express Internet Banking. A transfer is “Pending” from the time the consumer submits the transfer until the transfer is released to the ACH system. A transfer is “In-Process” from the time it is released to the ACH system until it is complete. A transfer is “Completed” when both the debit and credit of the transfer have successfully processed.
- For inbound transfers, Standard delivery speed is available to all consumer customers participating in External Transfers within Online Express Internet Banking, but you agree we may cancel a transfer, without prior notice if you no longer qualify for the Service as described in Section 9.

Domestic U.S. Inbound or Outbound Transfers:

- Can be scheduled on either an immediate, one-time future dated or a recurring basis.
- Processing of one-time domestic transfers may be initiated immediately or scheduled for initiation on a future date.
- Recurring transfers may be scheduled for up to one year in advance.
- The recurring transfer feature may be used when a set amount is transferred at regular intervals. For example, you may schedule a \$200 transfer from an account you own at another financial institution to your Bank checking account every week.

14. Cancelling Transfers. You may cancel future dated and recurring transfers through the Service. The preferred method for cancelling transfers is via Online Express Internet Banking.

- You cannot submit transfer cancellation requests for transfers that are in the status of “In- Process” or “Completed”. Cancel requests must be submitted and received by the following times:
 - One-time future dated and recurring domestic transfers must be cancelled prior to midnight CST on the date processing for the transfer is scheduled to be initiated. After you cancel a future dated transfer, the status changes to “Cancelled”.
- If you direct us to begin processing a transfer immediately or a transfer's status is “In-Process” or “Completed”, you no longer have the right to cancel it. However, the Bank at its option, may attempt to cancel the transaction on your behalf.
- We cannot guarantee successful cancellation for any transfer request that is in the status of “In-Process” or “Processed”.
- The easiest and most convenient method to cancel transfers is via Online Express Internet Banking; alternatively you may initiate a transfer cancellation request by calling us at (319)668-

2525. If you call, we may also require you to put your request in writing and return to us within 14 days of your call. You may not call and cancel a transfer with status of “In-Process” or “Completed”.

- If you attempt to cancel a payment or transfer in accordance with the above instructions and we do not do so, we will be liable for your losses or damages.

- 15. Service Availability.** The Service is generally available 24 hours a day, 7 days a week. However, when using the Service, you may experience technical or other difficulties or the Service may be unavailable for system maintenance. We will attempt to post alerts to our website(s) or through the Service to notify you of these interruptions in service. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur due to loss of the Service provided by the Bank or its third party provider. The Bank is not responsible to provide an alternate method of External Transfer Service(s) if the Service is not available to you.
- 16. Security.** By enrolling in Online Express Internet Banking and accessing the External Transfers Service using your Access ID and password, you acknowledge and agree that this system includes security procedures for transfers initiated through this Service that are commercially reasonable. Tell us at once if you believe your Online Express Internet Banking Access ID and Password have been compromised or if someone has transferred or may transfer money from your account without your permission. The best way to minimize your loss is to call us immediately. The unauthorized use of your Online Express Internet Banking and the Service could cause you to lose all of the money in your accounts, plus any amount available under your overdraft protection plan. When you give someone your Online Express Internet Banking Access ID and password, you are authorizing that person to use your Service, and you are responsible for all transactions that person performs while using your Service. All transactions that person performs; even those transactions you did not intend or want performed, are authorized transactions.
- 17. Fees.** While this Agreement remains in effect, you agree to the normal account or deposit service charges established from time to time by the Bank and, in addition, fees and charges set forth in the Cost of Services disclosure as provided from time to time, and all other fees and charges as agreed upon from time to time between you and the Bank.
 - The Service provides you an alternative to transfer funds to other individuals or vendors when delivery of funds by a specific date is critical. You may also move money to other accounts within the U.S., subject to fees as applicable, using our Bill Pay Express bill payment or Pop Money person to person payment services.
 - There is no fee for transferring funds into (Inbound Transfers) or out of (Outbound Transfers) your personal Bank accounts using this service through Online Express Internet Banking, regardless of the delivery speed you choose.
 - We reserve the right to change fees and will provide prior notice to a change in fees as required by law or regulation.
- 18. Errors, Omissions or Discrepancies.** You agree to follow our error notification process as outlined and defined in the Deposit Account Agreement governing your account. We provide you with periodic statements that will identify transfers submitted to us through this Service. You may also review transaction information for your account through Online Express Internet Banking. You agree you will review the information timely and notify us of any errors or suspected errors related to items deposited with the Service as soon as possible after they occur and within the time periods identified in your Account Agreement. Unless you notify us as outlined in your Account Agreement, the periodic statement containing the items deposited through the Service is considered to be correct and you cannot bring a claim for alleged errors.

19. **Investigations.** You agree to cooperate with the Bank in the review or investigation of any transactions or claims including without limitation, providing upon request without further cost any originals or copies of records in your possession relating to transfer requests.
20. **Limitation of Liability.** Our liability for Standard and Express domestic transfers involving a transfer to or from an account is as described in the Error Resolution section of the Online Express Internet Banking Customer Agreement. You agree to be liable for any errors, or inaccuracies or any other loss sustained by you through use of this Service. In all cases, you are responsible for any loss or overdraft plus additional applicable fees to your account due to a check or item being returned.
21. **Termination.** We may terminate this Agreement at any time and for any reason. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement; if you use the Service for any unauthorized or illegal purposes; you do not meet our qualification or eligibility criteria; or you use the Service in a manner inconsistent with the terms of your Customer Agreement, Deposit Account Agreement, related disclosures or any other Agreement with us. This Agreement shall remain in full force and effect unless and until it is terminated by us or by you; you no longer qualify, or through discontinuation and disenrollment of the Service.
22. **Indemnification.** You agree to indemnify, defend and hold harmless the Bank, its affiliates, partners, officers, directors, employees, consultants, service providers and agents from any and all third party claims, liability, damages and/or costs (including, but not limited to, attorney's fees) arising from your use of the Service or from our reliance on the information, instruction, license and/or authorization provided by you under or pursuant to this Agreement.

Before enrolling for the External Transfer Services (the "Service"), you must read and indicate your acceptance of the following:

1. Your consent to this service is valid for as long as you remain enrolled.
2. You have the right to withdraw from this service at any time. To withdraw from this service and its associated terms you must contact us.
3. You assume responsibility for keeping your contact information up to date. If you change any of this information, you must update it on this service or contact us.
4. Notifications and other correspondence will be sent to your email address on record. You assume responsibility for providing a valid email address and retrieving messages from your email account. If you need to change the email address on record, you must contact us.
5. You will need to use a browser with the minimum system requirements stated earlier in this Agreement. The service may not produce desired results using other browser versions.

You may contact us by telephone, facsimile, mail or in person using the contact information provided below:

Telephone: (319)668-2525

Facsimile: (319)668-2133

Postal Mail: Farmers Trust & Savings Bank
510 Elm Street
P.O. Box 90

Williamsburg, IA 52361

In Person: You may visit us at the Bank during normal business hours, Monday through Friday excluding Federal Holidays.

Revision date: December 10, 2015

Your use of External Transfer Services constitutes agreement to the terms of this Agreement.