

First Community Bank

Xenia-Flora

Internet Banking Agreement

In consideration of the internet banking services ("Services") to be provided by FIRST COMMUNITY BANK, Xenia-Flora, Illinois, ("BANK") as described from time to time in information distributed by BANK to its customers, the undersigned Customer agrees as follows:

Services available may include, but are not limited to:

- Balance inquiry
- Transaction history
- Transfer of funds between accounts
- Account history download capability
- E-mail to Bank
- On-line review of check/deposit images

1. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer's deposit account at BANK as established and amended by BANK which are specifically made applicable to this Agreement.

2. Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by BANK from time to time. Charges shall be automatically deducted from Customer's account and BANK shall provide to Customer notice of such debit(s) monthly. Currently our internet banking is provided at no charge. You will be notified if we change this policy.

3. BANK shall not be responsible for:

- a. Errors in amounts, payee codes or payment dates entered by Customer.
- b. Errors in addresses, account numbers or other information provided to BANK by Customer.
- c. Late fees or other similar charges imposed by payees and incurred by Customer.
- d. Consequential or incidental damages for negligent performance by BANK of its services.
- e. Damages arising from unauthorized access to Telephone or Internet Banking software.

4. Regarding passwords: Once the Internet Banking Agreement and Enrollment Form has been completed and a login user ID and password for access to BANK's internet banking site has been selected, Customer is solely responsible for the use of BANK's internet banking site by anyone who utilizes its correct password. BANK will have no duty to further verify the identity of any BANK's internet banking user with a valid password. BANK will act on instructions received under the authorized password.

5. Joint Accounts: 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. Joint accounts using the same Online ID will be identified as one service.

6. Transfers from Money Market Accounts

Federal regulations limit the number of preauthorized electronic fund transfers and telephone transfers - including Online Banking transactions - from money market deposit and savings accounts. You are limited to six (6) preauthorized electronic fund transfers, telephone transfers, checks and point-of-sale transactions per statement cycle. Of these six (6) transactions, you are limited to only three (3) transactions by check or point-of-sale. (For information on these accounts, see the applicable account agreement.) Each transfer or payment through the Online Banking services from your money market account is counted as one of the six (6) limited transfers you're permitted each statement period. We charge a fee for each transaction in excess of this limit and if exceed the limit three times we may close your account. Payments to your First Community Bank loans are counted toward this limit for money market accounts. We recommend that you not use a money market account as your bill payment account because of these restrictions.

7. The laws of the State of ILLINOIS shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

Agreed this _____, 20_____.

X _____

_____ Print name

X _____

_____ Print name
(If joint account)