

First Security Bank & Trust

Federal E-SIGN Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-Sign”) Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage, if opening an account online, or by signing this disclosure, if opening in person. By doing this, you consent to the electronic delivery of any Communication including disclosures (original and subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures (original & subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents, unless specifically requested. Once you consent to this disclosure, requests for paper copies of any of the above mentioned documents may result in a fee.

Electronic Delivery of Disclosures and Notices

In order to access, receive and retain the disclosures (original and subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents, you must provide, at your own expense, an Internet connected device that meets the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures (original and subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents electronically each time you access and use it. All Communications in either electronic or paper format from us will be considered “in writing.”

System Requirements to Access Information

To receive an electronic copy of the disclosures (original & subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet so you can access, receive, retain, and either print or store the document received.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 9.0 and your system or device must have 128-bit SSL encryption software.
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 9.0 and above.
- An e-mail account with an Internet Service Provider and e-mail software in order to participate in our electronic communications program

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive Communications in electronic form for any of your Accounts by contacting us **via email at eservices@1stsecuritybank.com** or by telephone at (641) 228-2343 or by postal mail at **First Security Bank & Trust, Attn: eServices Dept., 809 Clark Street, PO Box 577, Charles City, IA 50616**. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic communications. We will not impose a fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) **by sending us a secure message within our Online Banking or by telephone at (641) 228-2343 or by postal mail at First Security Bank & Trust, Attn: eServices Dept., 809 Clark Street, PO Box 577, Charles City, IA 50616**. Please include your name, existing information, and updated information.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

The Undersigned has read and agrees to the terms and conditions as stated above.

Customer _____ Signature _____ Date _____

Customer _____ Signature _____

Acct No. _____

Employee Initials _____



eStatement Application

To receive eStatements, please complete this form. Once processed, you will receive an email from First Security Bank & Trust to validate the email address provided. You will then receive an email notification at the email address you provided on this form when your next statement is produced. At that time, you will need to complete the enrollment process online in order to receive eStatements.

Last Name / Business Name

First Name

Middle Initial

SSN/TIN

Mailing Address

City, State, ZIP

Home Phone

Cell Phone

List below the checking account for which you are an owner and would like to receive an eStatement. You will also need to provide a PIN that will be used to setup your Online eStatement account.

Account Number

Email Address to which the notification will be sent

PIN

PLEASE READ

You should know that you are responsible for the care and safekeeping of your account number(s) and PIN(s). You are responsible for notifying us if your email address is changed. Notification of email address changes should be received ten (10) days before the end of your normal statement cycle. If your electronic mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, your account will be reverted back to paper and a copy of your statement will be sent by U.S. Mail.

Please return this application and signed disclosure to any of our locations, or send to:

First Security Bank & Trust

Attn: eServices

PO Box 577

Charles City, IA 50616-0577

Bank Use Only: Employee _____

Branch _____

ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) Prearranged Transfers.

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

(b) Telephone Transfers. You may access your account(s) by telephone at 641-228-2500 or 888-532-2500 using a touch tone phone, your account numbers, and your personal identification number (PIN) _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from saving to loan accounts with us
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get certificate of deposit(s), IRA(s), or loan information _____
- Get information about the last 60 days of checking and savings account deposits and withdrawals.

(c) ATM Transfers. You may access your account(s) by ATM using your Debit Card _____ and personal identification number to:

- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than _____ per _____
- Get cash withdrawals from savings accounts you may withdraw no more than _____ per _____
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- Transfer funds from _____ to _____
- Make payments from checking account to _____

Make payments from _____ to _____

- Get checking account(s) information
- Get savings account(s) information
- Get cash withdrawals from checking accounts _____

Get cash withdrawals from saving accounts _____

(d) Point-Of-Sale Transactions.

Using your card:

- You may access your checking account _____ account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- You may not exceed more than \$ _____ in transactions per _____.
- _____
- _____

(e) Computer Transfers. You may access your account(s) by computer by logging onto online banking at www.1stsecuritybank.com

_____ and using your user name and password _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from saving to loan accounts with us
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get loan(s) account information _____
- Make payments from checking to third parties with Bill Pay. _____

(f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by using a _____ downloadable app or your unique URL _____ and using your password after confirming your security question _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from saving to loan accounts with us
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get loan account(s) information
- _____
- Make payments from checking to third parties with Bill Pay.
- Make mobile deposits of check to your checking or savings account(s).
- _____
- _____
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via

some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:
 - Not exceed more than _____ payments by electronic check per _____ .
 - Make payments by electronic check from _____ . Payments are limited to _____ per _____ .
- Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
 - Make no more than _____ payments per _____ for electronic payment of charges for checks returned for insufficient funds.
 - Make electronic payment of charges for checks returned for insufficient funds from _____ . Payments are limited to _____ per _____ .
- _____
- _____
- _____

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a savings/money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to ⁶_____ per calendar month .
If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- _____
- _____
- _____
- _____
- _____
- _____
- _____

FEES

- We charge _____ each _____
_____ to our customers whose accounts
are set up to use _____.
- We charge _____ each _____
_____ but only if the _____
_____ balance in the _____
_____ falls below _____
_____ during the _____.
- We reserve the right to impose a fee and to charge fees upon
notice to you.
- See Fees and Charges Schedule for additional fees that may affect
your account.

Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)

- automated teller machine
- point-of-sale terminal.

You may not get a receipt if the amount of the transfer is \$15 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) In addition,

- You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
- If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
- _____

PREAUTHORIZED PAYMENTS

(a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We charge \$28.00 _____ for each stop payment.

(b) Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

(a) Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. 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 the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.
 - as explained in the separate Privacy Disclosure.
 - _____

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Visa® Debit Card. Additional Limits on Liability for Visa Debit Cards . Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

MasterCard® Debit Card. Additional Limits on Liability for _____ . You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. MasterCard is a registered trademark of MasterCard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 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 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. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results 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.

ADDITIONAL INFORMATION:

We may change or terminate this agreement at any time upon proper notice to you.

Your account is also governed by the terms and conditions of other applicable agreements between you and the bank.

You agree not to use your debit card for any illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

You agree not to reveal your PIN to any person not authorized by you to access your account.

Additional Exceptions to Liability for Failure to Complete Transactions:

- ~ If we have terminated our Agreement with you.
- ~ When your debit card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- ~ In the case of preauthorized transfer, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- ~ If the funds in the account are subject to legal action preventing a transfer to or from your account.

There is a daily limit for all ATM withdrawal transactions. Specific dollar limits are disclosed at the time your debit card is issued. We reserve the right to change dollar limits at any time upon prior notification.

See Electronic Fund Transfer Additional Information Disclosure.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed

Dated

INSTITUTION (name, address, telephone number, business days)

First Security Bank & Trust Co

809 Clark St., PO Box 577
Charles City, IA 50616

Contact us anytime during regular business hours at (641) 228-2343 or 800-272-0159.

Business days are Monday - Friday excluding holidays.

First Security Bank & Trust
809 Clark Street
PO Box 577
Charles City, IA 50616
800-272-0159 or 641-228-2343

ELECTRONIC FUND TRANSFER ADDITIONAL INFORMATION

Non-Visa Debit Transaction Processing

We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled are Accel™ Network (©2013 Fiserv, Inc. or its affiliates. Accel and the Accel logo are trademarks of Fiserv, Inc.).

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Currency Conversion and International Transactions

For point of sale (merchant) transactions. When you use your debit card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions if there is no currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. As a result, we will charge you a .8% international transaction fee on all international transactions if there is no currency conversion. If there is a currency conversion, we will charge you an international transaction fee of 1% of the transaction. An international transaction is a transaction where the country of the merchant is outside the USA.

For ATM transactions using Cirrus network. When you use your debit card for this type of transaction and it settles in a currency other than US Dollars, MasterCard/Cirrus will convert the charge into a US Dollar amount. The MasterCard/Cirrus currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard/Cirrus. The exchange rate MasterCard/Cirrus uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion and a cross-border transaction fee of .9% of the transaction. The cross-border transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.