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IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. If we are not able to verify your identity within 30 days, the account will be closed. The information you provide is protected by our privacy policy and federal law.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal and state laws, and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). Throughout this document, when a provision is identified as being applicable to a certain state (either “In Wisconsin” or “In Michigan”), it means that the provision is only applicable if your account is held at a branch located in that particular state. All accounts opened digitally, by mail, or by other remote means are considered held at a branch in Wisconsin, except if you reside in a state where we had a branch at that time, whereby your account will be considered held in that particular state. Any provision which is not described as applying to a particular state, applies to your account. The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law. As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

In Wisconsin, “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as an agent. A beneficiary of a P.O.D. account is a party only after the account becomes payable to them by reason of their original payee or by operation of law. A minor may be a party to an account, subject to withdrawal restrictions of Wisconsin law. Unless the context indicates otherwise, “party” includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this agreement and the schedule of fees. You authorize us to deduct these charges, without notice to you, directly from the account(s) you hold with us. You agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.
POSTDATED CHECKS - Any item payable to you or your order for deposit to this account or any other account of yours, acting alone, who signs to open the account or has authority to make transactions payable to such account. If we are presented with a postdated check that we dishonor because the funds are not available when we attempt to collect the item, we do not have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

CHECKS AND WITHDRAWAL RULES - You may not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the applicable limit for that account to avoid overdrafts or to prevent a temporary hold. We may refuse any withdrawal or transfer request which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification. If we are presented with an item drawn against your account that would be a substitute check, as defined by law, but for an error or defect in the item, we shall honor the authorization until we actually receive written notice of a change from you.

ACCOUNT OWNERSHIP AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the propriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

In Wisconsin, Single Account or Joint Survivorship Account with P.O.D. Beneficiaries - Pay-on-death beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. In Michigan, Individual Account - An account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - Is an account in the name of two or more persons. Each of you may die and the remaining survivor will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Reversible Trust Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless provided unless provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stop payment orders on checks and drafts. A stop payment order for the payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about them. We will not accept stop payment orders in connection with a transaction if we do not pay it. You will be charged an NSF or overdraft fee policy. You will be charged the fee even if you had had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.
date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. If your stop payment order is given to us in writing, or in Michigan either in writing or by another type of record, it is effective for six months generally (Generically, a "record" is information that is stored in such a way that it can be heard or read and understood - you can ask us what type of stop payment records you can give us). Your order will lapse after that time if you do not renew it. The order will lapse before the end of the six-month period if your original stop payment order or your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing, or in Michigan any time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop payment request may be made only by the person who initiated the stop payment order.

If you stop payment on an item and we incur any damages or expenses because of your stop-payment order, you agree to reimburse us for the amount of your damages or expenses and for any attorney's fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TRANSFER LIMITATIONS - For savings and money market accounts, you may make up to six (6) transfers or withdrawals each statement cycle. Convenient transfers and withdrawals are transfers to another account or to a third party by means of a check, debit card, preauthorized, automatic, telephone, online instruction or similar order. Convenient transfers or withdrawals in excess of this limit will result in service fees and may subject your account to charges of $18 per occurrence. The transfer will not be made directly to you or to your other accounts with us when they are in person, by mail, or at an ATM.

AMENDMENTS AND TERMINATION - We may change any term of this agreement at any time with proper notice. Unless we have a reasonable opportunity to act on that notice or knowledge. We may also close this account at any time upon reasonable notice to you and terms of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and, if we choose, we may require an additional amount of $25.00 for the precise check or item number, amount, date and payee. Written notice gives you effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you as a notice to all of you.

STATMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could not be less than with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us any unauthorized signature, alteration or forgery is 30 days after the date the check or item is paid. We may require a receipt, within 30 days of when we first send or make available the statement showing that you cashed against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as overprint, wrong number, or incorrect amount. In any case, if you notify us and we make a mistake in a number of your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to

Error relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure entitled Substitute Checks and Your Rights.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the total amount of the debt to be set off may include the interest on that debt, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

In Wisconsin, SETOFF (Additional Provision) - If a joint or P.O.D. account requires the signatures of all of the parties for purposes of withdrawal then the account shall be subject to setoff to the extent of the net contributions of the debtor party to the account.

In Michigan, AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine whether they are authorized;

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice of the revocation of the authorization, or (b) if we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

In Wisconsin, AUTHORIZED AGENT - An authorized agent is a person who by the terms of the account, has a present right, subject to request, to payment from the account on behalf of all of the parties to the account. The owner(s) do not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner(s) or beneficiaries, if any, other than by withdrawing funds from the account. The owner(s) are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owners’ behalf.

The owner(s) may terminate the agency at any time. Unless the owner(s) provide notice, the rights and obligations of the agent are automatically terminated by the death of the owner(s). However, we may continue to honor the transactions of the agent until: (a) we have received written notice of the revocation of the agent; or (b) if we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized agent.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. Therefore, you should look for such restrictive legends or endorsement or other special instruction placed on checks you write unless we have agreed to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses you suffer as a result of your failure to look for such restrictive legends or endorsement or other special instruction on your checks. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than $1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive endorsement.
PAYMENT ORDER OF ITEMS - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your accounts, we are providing you with the following information regarding how we process those items.

When processing items drawn on your account, our policy is to process them in the following order. The order of items presented will determine the processing of transfers, ATM withdrawals, point-of-sale credits, point-of-sale debits, ATM transfers,ACH, electronically presented checks, checks, online bill pay checks.

We think our policy attains a reasonable balance between minimizing your account expenses and mitigating our liability. If your check or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for presenting an overdraft or returning an NSF item if you have a prior overdraft or NSF fee paid by us, and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

FACSIMILE SIGNATURES - Unless you make arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on you. You give us this authority regardless of whom or what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misappropriated.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed, endorsed, and contains any other information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you want the bank to process the check through the automated clearinghouse system, you must endorse it (sign it on the back) in a specific area. Your entire endorsement, including any information other than what is encoded in magnetic ink, must be paid regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must notify us the amount of the check and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or signature.

ENDORSEMENTS - We may accept for deposit any item payable to you or order, even if they are not endorsed by you. We may give cash back to any of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine. To ensure that your check or draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement, including any information other than what is encoded in magnetic ink, must be paid regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must notify us the amount of the check and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence (it may be necessary for us to examine the legal documentation); or (b) you have designated another person to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to 10 days after your death or adjudication of incompetence unless ordered to stop payment by the court in connection with the trust or order of the court. You understand that by merely opening such an account, we are not acting in the capacity of your representative in connection with the trust or order of the court.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. We understand that by merely opening such an account, we are not acting in the capacity of your representative in connection with the trust or order of the court.

CREDIT VERIFICATION - You agree that we may verify credit and employment histories by any necessary means, including preparation of a credit report by a credit reporting company.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this policy), regardless of whether legal action is being taken in your state, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do this even if the legal action is against another person. If you, as the grantor, or the member (e.g. an executive) who then succeeds you as the grantor, are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account. We may use this number to do anything we do to your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notice us at once if you believe your checks have been lost or stolen. As between you and us, if you neglect to guard your checks, you may bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

For consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise, a person who may act for you (whether by telephone or any other means) will be bound by this agreement, except for deposit or collection, and you warrant that all endorsements are genuine.

MONITORING AND RECORDING TELEPHONE CALLS AND OTHER COMMUNICATIONS - Subject to federal and state laws, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent to advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable provisions of the Gramm-Leach-Bliley Act and the Credit Card Accountability, Responsibility, Education, and Disclosure Act of 2009 and any applicable Consumer Privacy Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

Your consent is limited to your account, and as authorized by applicable law and regulations.

Your consent is voluntary and not conditioned on the purchase of any product or service from us. Within the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us. This authorization is in addition to any other means of communicating with you, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.
CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we request concerning your account, the transaction, or the circumstances surrounding the loss. You further agree to cooperate with law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate or to attempt to locate you. If we determine you have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against any person who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or negotiate to settle the claim.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed property if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being considered unclaimed property. If you are unclaimed property, you may be required to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

TRANSFER/ASSIGNMENT RESTRICTIONS - Notice to us of a claim or interest, including a lien, in an account has no effect upon our rights and duties with respect to the account, and in the absence of our express agreement to the contrary or our receipt of an order of a court or administrative agency, we shall not be required to abide by the terms of the notice or any instructions given to us in connection with such a claim or notice.

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ELECTRONIC FUND TRANSFERS - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or other Federal Reserve depository institution.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we do not receive such payment, we are not required to give you notice of the payment order or credit. We reserve the right to credit an account you have with us by wire or ACH, we are not required to give you notice of the payment order or credit.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and responsibilities for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA – for example, getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA.

The terms of this disclosure are intended to work in conjunction with the HSA Agreement and to your benefit. In the event of any conflict between the HSA Agreement and this disclosure, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax consequences from the use of an HSA debit card. We do not monitor the purpose of any transaction or to from your HSA. We are responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information about your HSA.

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, if your bank checks or ACH debit card is lost or stolen, you will no longer use the 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 bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties with whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits (such as accepted recurring billings or transactions).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- Electronic check conversion. You may authorize a merchant or other person to accept one or more electronic payments from your checking account using information from your check to pay for purchases or pay bills.
Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

24 Hour Touch Tone Banker Telephone Transfers - types of transfers - You may access your account(s) by telephone 24 hours a day at 715-241-7872 or toll free at 1-866-777-7872 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds between checking and savings accounts
- make a loan payment to us from your checking or savings accounts
- get information about:
  - your account balances
  - the last six deposits and withdrawals
  - your loans with us

Digital Banking Transfers - types of transfers - You may access your account(s) via our website at www.incrediblebank.com or by an internet enabled mobile device using the app downloaded from your app store, by entering your user identification and password credentials, to:

- transfer funds between checking, savings, and line of credit accounts you have with us
- make payments from your deposits accounts to loan accounts with us
- make payments to third parties via online bill pay
- get information about:
  - account balances
  - the last six months of account activity
  - and print or download your electronic account statements

Types of VISA® Debit Card Point-of-Sale Transactions - You may access your checking account in person, online, or by phone to purchase goods, pay for services, or get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- at activation of this service, you can make payments totaling $2,500.00 per day

Please also see Limitations on frequency of transfers section regarding limitations that apply to VISA® Debit Card transactions.

In Michigan, Your Option to Limit Cash Withdrawals - For your VISA® Debit Card, you have the option to limit cash withdrawals to $50.00 per day or some other amount acceptable to us.

Currency Conversion and International Transactions.

(a) For point-of-sale (merchant) transactions using Visa network and ATM transactions using Plus network. When you use your VISA® 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 fee is used to determine the US Dollar amount. 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 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we will charge you a 1% international transaction fee on all international transactions. An international transaction is a transaction where the country of the merchant is outside the USA.

(b) For ATM transactions using Cirrus network. When you use your VISA® 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, 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 .3% 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.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit card transaction processing. This means you may use your VISA® Debit Card on a PIN-Debit Network® (a non-Visa network) without using 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.

ATM Transfers - types of transfers, frequency and dollar limitations, and charges - You may access your account(s) at ATM using your VISA® Debit Card and personal identification number, to:

- make deposits to checking or savings accounts
- withdraw cash from checking or savings accounts
- each day you may make up to three withdrawals totaling up to $500.00

The above limits apply in combination with cash back on point-of-sale transactions. We may limit withdrawals from certain countries without prior notification to you if we experience fraudulent transactions from these countries.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by IncredibleBank, 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).

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

DOCUMENTATION

- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $5 or less.

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 (866) 777-7872 to find out whether or not the deposit has been made.

Periodic statements.

You will receive monthly account statements for the checking and savings accounts you have with us.

PREAUTHORIZED PAYMENTS

- 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 is how:
  - Call or write us at the toll free 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 will charge your account for stop payment order you give us in accordance with our schedule of fees.

Notice of varying amounts. If these regular payments may vary in amount, the person you are paying 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 scheduled is not less than $5.)

- 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. However, there are some exceptions. We will not be liable, for instance:
  (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
  (2) If you have an overdraft line and the transfer would go over the limit.
  (3) If the automated teller machine where you are making the transfer does not have enough cash.
  (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
  (5) 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 your agreement with us.

FINANCIAL INSTITUTION’S LIABILITY

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:

- Right to stop payment and procedure for doing so.

- Notice of varying amounts.

- Liability for failure to stop payment of preauthorized transfer.

- Right to stop payment of preauthorized transfer.

- Liability for failure to make transfers.

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

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

- Call or write us at the toll free 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 will charge your account for stop payment order you give us in accordance with our schedule of fees.

Notice of varying amounts. If these regular payments may vary in amount, the person you are paying 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 scheduled is not less than $5.)

- 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. However, there are some exceptions. We will not be liable, for instance:

- Right to stop payment and procedure for doing so.

- Notice of varying amounts.

- Liability for failure to stop payment of preauthorized transfer.

- Right to stop payment of preauthorized transfer.

- Liability for failure to make transfers.

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

- Right to stop payment and procedure for doing so.

- Notice of varying amounts.

- Liability for failure to stop payment of preauthorized transfer.

- Right to stop payment of preauthorized transfer.

- Liability for failure to make transfers.
YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your check deposits available to you the next business day after the day we receive your deposit. Cash and electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays we are closed. If you make a deposit before closing Monday through Friday on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing Monday through Friday or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit available to you on the next business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, will be available on the next business day.

If you are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks totaling more than $5,000 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
There is an emergency, such as failure of computer or communications equipment.
We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from wire transfers and the first $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the next business day after the day of your deposit if the checks being deposited are payable to you. The excess over $5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the thirtieth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will be available by the fifth business day after the day of your deposit.

OTHER FEES

Other fees may apply. Refer to the separate Schedule of Fees for more information.

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AIB 6/1/2016 Custom TCM-59V,2bj,3o 201336369-010