

ONLINE BANKING AGREEMENT AND DISCLOSURE

This Online Banking Agreement and Disclosure (“Agreement”) describes your rights and obligations as a user of the Online Banking service (“Services”). It also describes the rights and obligations of Marseilles Bank (“Bank”). Please read this Agreement carefully. By requesting and using this Service, you agree to comply with the terms and conditions of this Agreement.

I. Definitions

The following definitions apply in this Agreement:

1. “Authorized Representative” refers to a person with authority (with respect to the account);
2. “ISP” refers to your Internet Service Provider
3. “Online Banking” is the internet-based service providing access to your Bank account(s);
4. “Online Account” means the Bank account from which you will be conducting transactions using a Service;
5. “Password” is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
6. “PC” means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;
7. “Time of day” references are to Central Standard Time;
8. “User ID” is the Bank-generated identification code assigned to you or the customer-generated identification code selected by you for your connection to the Service;
9. “We”, “us”, or “Bank” refer to Marseilles Bank which offers the Services and which holds the accounts accessed by the Services; and
10. “You” or “your” refers to the owner of the account of the authorized representative.

II. Access to Services

The Bank will provide instructions on how to use the Online Banking Service. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password, and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

For purposes of transactions, the Bank’s business days are Monday through Friday, excluding holidays and weekends. All Online Banking transaction requests received after 2:00 p.m. on business days and all transactions which are requested on Saturdays, Sundays, or holidays on which the Bank chooses to remain closed, may be processed on the Bank’s next business day. The Bank’s business day begins at 8:00 a.m.

III. Banking Transactions with Online Banking

- A. Account Access You may access up to thirty (30) Bank personal accounts online. These include checking, savings, money market, certificates of deposit and loan accounts.
- B. Transfer of Funds In addition to viewing account information, you may use Online Banking to conduct the transfer of funds. You may make one-time transfers or schedule future or recurring transfers such as transfers to make loan payments. You may transfer funds among your checking accounts, savings accounts and money market accounts.

NOTE: Because regulations require the Bank to limit preauthorized transfers (including Online Banking transfers), the following limitations apply:

- *Statement Savings account.* You can make no more than six (6) transfers per statement period by preauthorized or automatic transfer or by telephone or Online Banking.
- *Money Market account.* You can make no more than six (6) transfers per statement period by preauthorized or automatic transfer or by telephone or Online Banking.

Please note: If there are not sufficient funds in the account, we cannot complete this transfer. However, future recurring transfers will not be impacted.

- C. Additional Services New services may be introduced for Online Banking from time to time. The Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

IV. Schedule of Fees

The Bank offers the benefits and convenience of the Online Banking Service to you free.

V. Statements

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account.

VI. Use of Your Security Password / Browser Cookies

You are responsible for keeping your password and Online Account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines.

- Do not give out your account information, Password, or User ID;
- Do not leave your PC unattended while you are in the Bank's Online Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

If you believe your password has been lost or stolen, or if you suspect any fraudulent activity on your account, call the Bank immediately at 815-795-3900 between the hours of 8:00am – 5:00pm Monday through Friday. Telephoning the Bank is the best way of minimizing your losses and liability. (See; Section XII)

The use of Online Banking requires that cookies be enabled on your web browser. This requirement is aimed to achieve an additional layer of security for your online banking. Marseilles Bank's Multifactor Authentication is in the form of a cookie placed in the web browser. This cookie remembers whether or not the computer you are using is registered with your online banking account. If the Online Banking session does not find the cookie, the user then needs to enter a passcode that is sent either by phone or email. This helps to verify the user with an additional layer of protection.

VII. Electronic Mail (E-mail)

If you send the Bank an e-mail message, the Bank will be deemed to have received it on the following business day. You should not rely on e-mail if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur.

- NOTE: E-mail transmissions outside of the Online Banking site are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system. If you wish to contact us electronically, please use the Secure Email provided in our Online Banking site. Use this secure form to e-mail the Bank regarding inquiries about an electronic funds transfer error resolution, reporting unauthorized transactions, or contacting the Bank regarding other concerns of a confidential nature.

VIII. Linked Accounts

All accounts with the Bank that you enroll in a service will be linked by the tax identification numbers of the persons authorized to access the account. The linked accounts will appear together without regard to the ownership of the accounts. For example, if an authorized user of

linked account accesses the Service, that authorized user will be able to view and access at a single time any consumer accounts for which the person is a co-owner.

IX. Business Accounts

If you are a business, any authorized user of your business is authorized on such terms, conditions, and agreements as we may require to:

- Enter into this Agreement, as amended from time to time;
- Access each account of yours in any manner and for any purpose available through the Service, whether now available or available at some time in the future; and
- Use any Online Banking service in any manner and for any purpose available through the Service, whether now available or available at some time in the future.

X. Term and Termination

A. Term. This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions.

B. Termination for Cause. We may immediately terminate your electronic banking privileges without notice to you under the following circumstances.

- You do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

C. Termination for Convenience. To terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). You may notify the Bank by one of the following methods:

- By sending an e-mail to customerservice@marseillesbank.com
- By calling 815-795-3900
- By writing a letter and either sending it to the following address:
Attention: Online Banking
Marseilles Bank
PO Box 89
Marseilles, IL 61341

Or giving it to a Customer Service Representative at any of the Bank's locations.

We may convert your account to inactive status if you do not sign on to the Service during any consecutive 180-day period. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

XI. Electronic Fund Transfer Provisions for Customers

A. Applicability. These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E an ("EFT"). When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement, but which are defined in Regulation E shall have the same meaning when used in this section.

B. Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFT's:

1. If you notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFTs that occur before notification, whichever is less
2. If you fail to notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of \$500.00 or the total of:
 - \$50.00 or the amount of unauthorized EFTs that occur within the two(2) business days; and
 - The total of unauthorized EFTs which occur during the two(2) days before notification to the Bank, provided the Bank establishes that these EFTs would not have occurred had the Bank been notified within that two-day period.
3. You must report an unauthorized EFT that appears on your periodic statement, no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. If you fail to do so, your liability will not exceed the amount of the unauthorized EFTs that occurred after the close of the 60-day period and before notice to the Bank and the Bank establishes they would not have occurred had you notified the Bank within the 60-day period. You may also be liable for the amounts as described in sections 1 and 2 above.
4. If the report is made orally, we will require that you send the complaint or question in writing within 20 business days. We will notify you with the results of the investigation within 10 business days and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate a complaint or question. If this occurs, we will credit your account within 10 business days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within 10 business days, we may not credit your account until the investigation is completed. If an alleged error involves an electronic fund transfer outside a state or territory or possession of the

United States, the applicable time periods for action by us are 20 business days (instead of 10) and 90 calendar days (instead of 45). If we determine that no error occurred, we will send you a written explanation within three business days after the investigation is complete. You may request copies of the documents that were used in the investigation.

5. You may notify the Bank by telephone, writing, or by e-mail using the Secure Email form provided in our Online Banking site. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not advised.

C. Telephone Numbers and Addresses. In case of errors or questions regarding an Online Banking transaction, call 815-795-3900 or write us at:

Attention: Online Banking
Marseilles Bank
PO Box 89
Marseilles, IL 61341

The Bank's business hours are Monday through Friday 8am to 5pm and Saturday 8am to 12pm. We must hear from you at the telephone number of address, listed above, no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need:

- Your name and account number
- A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need more information
- The dollar amount of the suspected error and date on which it occurred.

XII. Our Liability

A. Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your Online Banking accounts. Unless otherwise required by applicable law, we are only responsible for performing the Online Banking service as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

We will not be liable to you in the following instances:

- If through no fault of the Bank, you do not have enough money in your account to make the transfer.
- If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer despite reasonable precautions that we have taken.
- If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.

- If your funds are subject to a legal proceeding or other encumbrance restricting the transfer.
- If your transfer authorization terminates by operation of law.
- If you believe someone has accessed your accounts without your permission and you fail to notify the bank immediately.
- If you have not properly followed the instructions on how to make a transfer.
- If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement, or any other agreement with us, or if we or you terminate this Agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

B. Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking account.

C. Third Parties. We are not liable for any loss or liability resulting from any failure or your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking account.

D. Virus Protection. The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

XIII. General Terms and Conditions

A. Bank Agreements. In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your accounts. Your use of the Online Banking Service is your acknowledgement that you have received these agreements and intend to be bound by them.

B. Changes and Modifications. The Bank may modify the terms and conditions applicable to the Service from time to time. We may send any notice to you via e-mail

and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

C. Assignment. We may assign this Agreement to an affiliate of the Bank or any successor in interest in the even of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.

D. Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.

E. Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:

- Where it is necessary for the provision of Online Banking and for completing transfers;
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- In order to comply with government or court orders, or other reporting requirements;
- If you give us your permission

F. Governing Law. This Agreement is governed by the laws of the State of Illinois and applicable federal law.

Marseilles Bank Mobile Deposit User Agreement

This Mobile Deposit User Agreement ("Agreement") contains the terms and conditions for the use of Marseilles Bank Mobile Deposit and/or other remote deposit capture services that Marseilles Bank ("Marseilles Bank", "us", or "we") may provide to you as a consumer or sole proprietorship ("you," or "User").

- 1. Services.** The mobile remote deposit capture services ("Services") are designed to allow you to make deposits to your checking or savings accounts from home or other remote locations by scanning and delivering the images and associated deposit or payment information to Marseilles Bank or Marseilles Bank's designated processor.
- 2. Acceptance of these Terms.** Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via email, text message, or on our website by providing a link to the revised Agreement or by providing an online secure message. You will be prompted to accept or reject any material change to this Agreement the next time you use the Services

after Marseilles Bank has made the change. Your acceptance of the revised terms and conditions along with the continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, Marseilles Bank reserves the right, in its sole discretion, to change, modify, add, or remove portions of the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

- 3. Hardware and Software.** To use the Services, you must obtain and maintain, at your expense, compatible hardware and software. Marseilles Bank is not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at the time of download and installation. Software is for use on iPhones, iPads and Android mobile devices. Customer must be enrolled in Marseilles Bank Online Banking and Marseilles Bank Mobile Banking and have downloaded the current version of the iPhone, iPad and Android applications.
- 4. Fees.** A fee may be charged for the Service. You are responsible for paying the fee, if any, for the use of the Services. Any fee that is charged will be disclosed prior to your deposit. Marseilles Bank may change any fee for use of the Service at any time pursuant to the section titled "Acceptance of these Terms" above. You authorize Marseilles Bank to deduct any such fees from any Marseilles Bank account in your name.
- 5. Eligible items.** You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to Demo Bank is converted to an Image Replacement Document for later presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code.

You agree that you will not scan and deposit any of the following types of checks or other items which shall be considered ineligible items:

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into;
- Checks containing an alteration on the front of the check or an item that you otherwise know or suspect, or should know or suspect, as fraudulent or otherwise not authorized by the owner of the account on which the check is drawn;
- Checks payable jointly, unless deposited into an account in the name of all payees;
- Checks previously converted to a substitute check, as defined in Reg. CC;
- Checks drawn on a financial institution located outside of the United States;
- Checks that are remotely created checks, as defined by Reg. CC;
- Checks not payable in United States currency;
- Checks dated more than 6 months prior to the date of deposit;

- Checks or items prohibited by Marseilles Bank's current procedures relating to Services or which are otherwise not acceptable under the terms of your Marseilles Bank account.
- Checks payable on sight or payable through drafts, as defined in Reg. CC;
- Checks with any endorsement on the back other than that specified in this agreement;
- Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution;
- Checks or items that are drawn or otherwise issued by the US Treasury Department.

- 6. Endorsements and Procedures.** You agree to restrictively endorse any item transmitted through the Service as "For mobile deposit only to Marseilles Bank account no. _____" or as otherwise instructed by Marseilles Bank. You agree to follow any and all other procedures and instructions for use of the Services as Marseilles Bank may establish from time to time. Any items not endorsed in compliance with this provision will be rejected for deposit through the Services.
- 7. Receipt of Items.** We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from Marseilles Bank that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. We further reserve the right to charge back to your account at any time any item that we subsequently determine was not an eligible item. You agree that the Bank is not liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.
- 8. Availability of Funds.** You agree that items transmitted using the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through the Service is received and accepted before 3:00 pm Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available no later than two business days from the day of deposit. Marseilles Bank, in its sole discretion, may make such funds available sooner or may extend the hold period beyond two business days based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information and such other factors as Marseilles Bank, in its sole discretion, deems relevant.
- 9. Disposal of Transmitted Items.** Upon your receipt of a confirmation from Marseilles Bank that we have received an image that you have transmitted, you agree to retain the check for at least 30 calendar days from the date of the image transmission. After 30 days, you agree to destroy the check that you transmitted as an image, mark it "VOID", or otherwise render it incapable of further transmission, deposit, negotiation, or presentment. During the time the retained check is available, you agree to promptly provide it to Marseilles Bank upon request.

10. Deposit Limits. We may establish limits on the dollar amount and/or number of items or deposits from time to time. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such deposit at other times. Our current limits are as follows:

- The daily dollar limit for deposits is \$5000.00 per business day for consumer accounts;
- The daily number of deposits allowed for all consumer accounts is 5.

Marseilles Bank may change these limits at any time, at its sole discretion.

11. Presentment. The manner in which the items are cleared, presented for payment, and collected shall be in Marseilles Bank's sole discretion, subject to the terms of your account.

12. Errors. You agree to notify Marseilles Bank of any suspected errors regarding items deposited through the Services right away and, in no event, later than 30 days after the applicable Marseilles Bank account statement is sent. Unless you notify Marseilles Bank within 30 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against Marseilles Bank for such alleged error.

13. Errors in Transmission. By using the Services you accept the risk that an item may be intercepted or misdirected during transmission. Marseilles Bank bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such errors.

14. Image Quality. The image of an item transmitted to Marseilles Bank using the Services must be legible, as determined by the sole discretion of Marseilles Bank. Without limiting the foregoing, the image quality of the item must comply with the requirements established from time to time by Marseilles Bank, the Board of Governors of the Federal Reserve Board, the Check 21 Act, Reg. CC, Reg. J, applicable state laws, or any other regulatory agency, clearinghouse, or association.

15. User Warranties and Indemnification. You warrant to Marseilles Bank that:

- You will only transmit eligible items, as defined in paragraph 5 of this Agreement;
- You will not transmit duplicate items;
- You will not re-deposit or re-present the original item;
- All information you provide to Marseilles Bank is accurate and true;
- You will comply with this Agreement and all applicable rules, laws, and regulations;
- You are not aware of any factor which may impair the collectability of the item;

- You agree to defend, indemnify, and hold harmless Marseilles Bank from any loss related to your breach of this warranty provision.

Any breach of the above warranties may result in cancellation of the Services for your specific profile in the Marseilles Bank mobile application, closure of your accounts, or termination of the customer relationship.

- 16. Cooperation with Investigations.** You agree to cooperate with us in the investigation of unusual transactions, investigation of poor quality transmissions, and resolution of customer claims, including providing, upon request and without further cost, any originals or copies of items deposited through the Services in your possession and your records relating to such items and transmissions.
- 17. Termination.** We may terminate this Agreement at any time and for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any unauthorized or illegal purposes, or if you use the Services in a manner inconsistent with the terms of your account or any other agreement with us.
- 18. Enforceability.** We may waive enforcement of any provision of this Agreement. No waiver of a breach of this Agreement shall constitute a waiver of any prior or later breach of the Agreement. Any such waiver shall not affect our rights with respect to any other transaction or modify the terms of this Agreement. In the event that any provision of this Agreement shall be deemed to be invalid, illegal, or unenforceable to any extent, the remainder of the Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.
- 19. Ownership & License.** You agree that Marseilles Bank retains all ownership and proprietary rights in the Services, associated content, technology, and website. Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to Marseilles Bank's business interest, (iii) to Marseilles Bank's actual or potential economic disadvantage in any aspect, or (iv) in any manner inconsistent with state or federal regulations or law. You may use the Services only for personal use in accordance with this Agreement. You may not copy, reproduce, distribute, or create derivative works from the content, and you agree not to reverse engineer or reverse compile any of the technology used to provide the Services.
- 20. Disclaimer of warranties.** You agree your use of the Services and all information and content (including that of third parties) is at your risk and is provided on an "as is" and "as

available" basis. We disclaim all warranties of any kind as to the use of the Services, whether expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement. We make no warranty that the Services (i) will meet your requirements, (ii) will be uninterrupted, timely, secure, or error-free, and (iii) will include the correction of any errors in technology.

21. You agree that we will not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages including, but not limited to, loss of profits, goodwill, use, data, or other losses resulting from the use or inability to use the Services incurred by you or any third party arising from or related to the use of or the termination of the use of the Services, regardless of the form of action or claim (whether contract, tort, strict liability, or otherwise), even if Marseilles Bank has been informed of the possibility thereof.

MARSEILLES BANK MOBILE BANKING END USER LICENSE AGREEMENT

The words *you* and *your* refer to the persons downloading or using the Marseilles Bank Mobile Banking App. The words *we*, *us*, and *our* refer to Marseilles Bank. The words *your accounts* refer to all of your deposit accounts and loan accounts with us. The word *terms* refer to these Terms and Conditions. The words *mobile device(s)* include eligible smartphones or supported mobile device (e.g., smartphone, iPad etc.) The words *this Software* or *Marseilles Bank Software* refers to Marseilles Bank's Mobile Banking App and Marseilles Bank's Mobile Banking Software.

You agree that your use of this Software and related services that facilitate online banking via your mobile device(s) is limited to the transactions provided for you on the Marseilles Bank Online Banking website. You further agree that your use of this Software is subject to the Online Banking Terms and Conditions that you agreed to at enrollment as well as the additional terms described below.

Not all of our Online Banking website services will be available on this Software. For example, you will not be able use Marseilles Bank's Bill Pay, to make payments to our affiliated companies from your account(s) using this Software. In addition, at certain times, some or all of our internet services may not be available due to system maintenance or reasons beyond Marseilles Bank's control. Marseilles Bank does not warrant that our internet services will be available at all times. Marseilles Bank will not be liable to you for any service interruptions of other unavailability of our Online Banking or Mobile Banking services.

You agree that you will only use this Software on a mobile device owned by you. You agree to keep your mobile device and login information secure. If you have lost your mobile device or

believe that anyone has gained unauthorized access to your Marseilles Bank Online Banking account via your mobile device or otherwise, you agree to advise us as provided for in our Online Banking Terms and Conditions.

Marseilles Bank or its licensors may provide or make available through Marseilles Bank and/or its agents its Marseilles Bank Software. Marseilles Bank and its agents reserve the right to change, suspend, remove, or disable access to Marseilles Bank Software at any time without notice. In no event will Marseilles Bank or its agents be liable for the removal of or disabling of access to any such Marseilles Bank Software. Marseilles Bank may also impose limits on the use of or access to certain services related to Marseilles Bank Software, in any case and without notice or liability. YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT USE OF MARSEILLES BANK SOFTWARE IS AT YOUR SOLE RISK, AND THAT THE ENTIRE RISK AS TO SATISFACTORY QUALITY, PERFORMANCE, ACCURACY AND EFFORT IS WITH YOU. MARSEILLES BANK SOFTWARE IS PROVIDED "AS IS" WITH NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTY OF FITNESS FOR PARTICULAR PURPOSE AND RELATED WARRANTIES AND REPRESENTATIONS. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY MARSEILLES BANK WILL CREATE A WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT. SHOULD MARSEILLES BANK SOFTWARE PROVE DEFECTIVE, YOU ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR OR CORRECTION.

MOBILE BANKING SECURITY INFO

Marseilles Bank protects the information moving through its mobile channel through rigorous security controls.

For example, we use device recognition technology and we encrypt mobile banking data. Passwords, personal information, and actual banking data are not stored on your mobile device, and usernames are encrypted.

Some tips on what you can do to enhance Mobile Banking security:

- Download the most recent version of our apps.
- Log off the mobile app when finished banking.
- Lock your mobile device when not in use.

PRIMARY ACCOUNT HOLDER

First Name MI Last Name Suffix

Social Security Number Date of Birth (mm/dd/yyyy)

Address Line 1

Address Line 2

City

State Zip _____

Home Phone _____

Work Phone _____

Other Phone _____

Email Address _____

SECONDARY ACCOUNT HOLDER

First Name MI Last Name Suffix

Social Security Number _____

List all the accounts you'd like to activate for Internet Banking

Account Type	Account Number
_____	_____
_____	_____
_____	_____
_____	_____

Sign and return to Marseilles Bank to activate your online account. Once completed, you will receive an email with instructions on how to sign in. By signing, you agree to the Online Banking Agreement and Disclosure and verify that all above information is accurate. Thank you for choosing Marseilles Bank Online!

X _____



Marseilles Bank

Print Online BillPay Enrollment Form, Complete, Sign and ...

- Deliver to Marseilles Bank Main Bank or Drive Thru
- Fax to Marseilles Bank: 815-795-5976 or 815-795-5926
- Mail to Marseilles Bank: PO Box 89 Marseilles, IL 61341
- Email customerservice@marseillesbank.com

To preserve confidentiality of personal information, you may only enroll personal checking accounts on which you are an owner. We cannot process an enrollment for an account of which you are not an owner. Your Online BillPay enrollment will not be complete until this form is received. Once completed, your Online BillPay account will be added to your Online Banking account as a new tab.

Customer Information:

Account Designated for Access:

Checking Account Number: _____

Owner 1

Name: _____ Address: _____

Social Security Number: _____ Phone number: _____

Email Address: _____

Owner 2

Name: _____ Address: _____

Social Security Number: _____ Phone Number: _____

Email Address: _____

I/we would like the bank to provide Online BillPay service to the account designated above. I/we authorize Marseilles Bank to debit my/our account for any payments I/we direct to be made through the Bill Payment service.

Account owner signature: _____

Account owner signature: _____