



the **Corn City** STATE BANK

AGREEMENT BETWEEN USER AND Corn City State Bank

The Corn City State Bank Web Site is comprised of various Web pages operated by Corn City State Bank.

The Corn City State Bank Web Site is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of the Corn City State Bank Web Site constitutes your agreement to all such terms, conditions, and notices.

MODIFICATION OF THESE TERMS OF USE

Corn City State Bank reserves the right to change the terms, conditions, and notices under which the Corn City State Bank Web Site is offered.

LINKS TO THIRD PARTY SITES

The Corn City State Bank Web Site may contain links to other Web Sites ("Linked Sites"). The Linked Sites are not under the control of Corn City State Bank and Corn City State Bank is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. Corn City State Bank is not responsible for webcasting or any other form of transmission received from any Linked Site. Corn City State Bank is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by Corn City State Bank of the site or any association with its operators. There will be stop screens that will pop up when you leave the Corn City State Bank website and will need to acknowledge before moving on.

NO UNLAWFUL OR PROHIBITED USE

As a condition of your use of the Corn City State Bank Web Site, you warrant to Corn City State Bank that you will not use the Corn City State Bank Web Site for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the Corn City State Bank Web Site in any manner which could damage, disable, overburden, or impair the Corn City State Bank Web Site or interfere with any other party's use and enjoyment of the Corn City State Bank Web Site. You may not obtain or attempt to obtain any materials or information through any

means not intentionally made available or provided for through the Corn City State Bank Web Sites.

USE OF COMMUNICATION SERVICES

The Corn City State Bank Web Site may contain bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"), you agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. By way of example, and not as a limitation, you agree that when using a Communication Service, you will not:

- Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information.
- Upload files that contain software or other material protected by intellectual property laws (or by rights of privacy or publicity) unless you own or control the rights thereto or have received all necessary consents.
- Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.
- Advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Service specifically allows such messages.
- Conduct or forward surveys, contests, pyramid schemes or chain letters.
- Download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner.
- Falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
- Restrict or inhibit any other user from using and enjoying the Communication Services.
- Violate any code of conduct or other guidelines which may be applicable for any particular Communication Service.
- Harvest or otherwise collect information about others, including e-mail addresses, without their consent.
- Violate any applicable laws or regulations.

Corn City State Bank has no obligation to monitor the Communication Services. However, Corn City State Bank reserves the right to review materials posted to a Communication Service and to remove any materials in its sole discretion. Corn City State Bank reserves the right to terminate your access to any or all of the Communication Services at any time without notice for any reason whatsoever.

Corn City State Bank reserves the right at all times to disclose any information as necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to

post or to remove any information or materials, in whole or in part, in Corn City State Bank's sole discretion.

Always use caution when giving out any personally identifying information about yourself or your children in any Communication Service. Corn City State Bank does not control or endorse the content, messages or information found in any Communication Service and, therefore, Corn City State Bank specifically disclaims any liability with regard to the Communication Services and any actions resulting from your participation in any Communication Service. Managers and hosts are not authorized Corn City State Bank spokespersons, and their views do not necessarily reflect those of Corn City State Bank.

Materials uploaded to a Communication Service may be subject to posted limitations on usage, reproduction and/or dissemination. You are responsible for adhering to such limitations if you download the materials.

MATERIALS PROVIDED TO Corn City State Bank OR POSTED AT ANY Corn City State Bank WEB SITE

Corn City State Bank does not claim ownership of the materials you provide to Corn City State Bank (including feedback and suggestions) or post, upload, input or submit to any Corn City State Bank Web Site or its associated services (collectively "Submissions"). However, by posting, uploading, inputting, providing or submitting your Submission you are granting Corn City State Bank, its affiliated companies and necessary sublicensees permission to use your Submission in connection with the operation of their Internet businesses including, without limitation, the rights to: copy, distribute, transmit, publicly display, publicly perform, reproduce, edit, translate and reformat your Submission; and to publish your name in connection with your Submission.

No compensation will be paid with respect to the use of your Submission, as provided herein. Corn City State Bank is under no obligation to post or use any Submission you may provide and may remove any Submission at any time in Corn City State Bank's sole discretion.

By posting, uploading, inputting, providing or submitting your Submission you warrant and represent that you own or otherwise control all of the rights to your Submission as described in this section including, without limitation, all the rights necessary for you to provide, post, upload, input or submit the Submissions.

Our unique service (the "Service") enables you to bring together, in one convenient location, as many of your accounts and financial relationships as you wish. Please take a few minutes to read this User Agreement (referred to throughout as the "Agreement"). This Agreement is between you and The Corn City State Bank (the "Institution").

Any reference to Institution in this Agreement includes any directors, officers, employees, contractors, agents, service providers or licensees of the Institution. As used in this document,

the words "you" and "your" refer to the undersigned's use of the Service; the words "I" "me" "we" "us" "our" and any other variation thereof, refer to your Institution. When you're ready, click the "I Accept" button to start enjoying the convenience of the Service.

Acceptance of Terms

When you click on the "I Accept" button, you agree to accept the terms and conditions (the "Terms") of this Agreement, including any amendments to the Agreement or changes in the Terms. If you do not agree to all of the Terms, click on the "I Decline" button. If you do not accept and agree to all of the Terms, you will not be entitled to use the web site, Content, software and Services. Institution reserves the right to change the Terms under which the Services are offered in its sole discretion at any time; however, Institution will notify you of any material changes to the Terms. In most cases, you will receive notice on-line the next time you log in; however, Institution reserves the right to notify you by e-mail or conventional mail, at its discretion. You agree that if you continue to use the Services after Institution notifies you of any change, you thereby accept the changes to the Terms and agree to be bound by this Agreement, as amended. If you do not accept and agree to the changes to the Terms, you will not be entitled to use the Service. You can review, download and print the most current version of this Agreement at any time by clicking User Agreement. If you do not agree to the changes, or if at any time you wish to discontinue your use of the Services, you can unsubscribe by using the online feature to unsubscribe. Alternatively, if you prefer, you can unsubscribe by sending a registered or certified letter to the Institution. Once your account with Institution has terminated for any reason, you will have no further right or access to use the Service. To use the Service you must be at least eighteen (18) years old and have an e-mail address.

Privacy and Security

Institution regards your privacy and security with the utmost importance, and is absolutely committed to safeguarding any information that you share with Institution. In order to provide the Service, Institution must obtain from you certain personal information including information needed to access your Third Party Accounts. Institution will use this information only on your behalf and to carry out your instructions. This information is necessary to create your user profile, which allows you to access the Service. You may access, review and update your personal and account information at any time by navigating to Options in The Corn City state Bank Online Banking. You agree that the Institution may use, copy, modify, display and distribute any information, data, materials or other content (the "Content") you provide to the Institution in order to provide the Service, and you hereby give the Institution a license to do so. By submitting Content, you represent that you have the right to license such Content to the Institution for the purposes set forth in this Agreement. The privacy notice is located at the bottom of the Corn City State Bank website.

Securities Quotations and Foreign Exchange Rates

In order to update the value of your assets as shown to you, we will access your Third-Party Account. INSTITUTION MAKES NO REPRESENTATIONS, WARRANTIES OR OTHER GUARANTEES AS TO THE ACCURACY, COMPLETENESS OR TIMELINESS OF ANY

PRICE QUOTES, NOR DOES INSTITUTION MAKE ANY REPRESENTATIONS, WARRANTIES OR OTHER GUARANTEES AS TO THE PRESENT OR FUTURE VALUE OR SUITABILITY OF ANY SALE, TRADE OR OTHER TRANSACTION INVOLVING ANY PARTICULAR SECURITY OR ANY OTHER INVESTMENT. The Foreign Exchange rates used in currency calculations are currently provided by xe.com. The Foreign Exchange rates are not real time. Neither Institution nor xe.com is responsible for the accuracy of the rates provided or for any actions taken in reliance thereon.

Alerts

An alert enables you to receive a notice via email or other devices concerning available information in your Third Party Accounts. You are responsible for determining the criteria that governs the alert and the Service will send an alert to you based upon the instructions you provide to us. Your instructions are neither reviewed nor verified by Institution prior to or following activation of any alert. At any point, you can enable or disable an alert. You understand and accept that an alert is transmitted electronically and you acknowledge that you have no expectation of privacy with respect to such information. You acknowledge that the information in the alert is unencrypted and can be accessed, used, or misappropriated by unintended third-party recipients. Institution is not responsible for any unauthorized use or misappropriation of any and all information transmitted through the alert. Institution does not guarantee the delivery or the accuracy of the contents of each alert. You acknowledge and agree that delivery of an alert may be delayed or prevented by factor(s) outside our control and we shall not be liable for any losses or missed opportunities incurred by you due to the delayed, non-delivery or misdirected delivery of an alert. Institution provides this service as a convenience to you for information purposes only. Institution reserves the right to terminate its alert service or begin charging a fee for such service at any time without prior notice to you. Institution shall not be liable for any direct, indirect, special, incidental, or consequential damages caused by (a) non-delivery, delayed delivery, or the misdirected delivery of an alert; (b) inaccurate or incomplete information in an alert; or (c) your reliance on or use of the information provided in an alert for any purpose. Data charges may apply and you should consult your data carrier and/or data plan for details.

Electronic Communications

The Service is an electronic, Internet based-service. Therefore, you understand and agree that this Agreement will be entered into electronically, and that the following categories of information ("Communications") may be provided by electronic means: This Agreement and any amendments, modifications or supplements to it. Any initial, periodic or other disclosures or notices provided in connection with the Service, including without limitation those required by federal or state law. Any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Service. Any other communication related to the Service. Although Institution reserves the right to provide Communications in paper format at any time, you agree that we are under no obligation to do so. All Communications in either electronic or paper format will be considered to be "in writing." You should print a paper copy of this Agreement and any electronic Communication that is important to you and retain the copy for your records. If you do not wish to receive this

Agreement or the Communications electronically, you may not use the Service. You agree to promptly update your registration records if your e-mail address or other information changes. You may update your records, such as your e-mail address, by using the Profile page. Communications may be posted on the pages of the Service website and/or delivered to the e-mail address you provide. All electronic Communications sent by e-mail will be deemed to have been received by you when Institution sends it to you, whether or not you received the e-mail. If the Communications is posted on the Service, then it will be deemed to have been received by you no later than five (5) business days after Institution posts the Communication on the pages of the Service, whether or not you retrieved the Communication. An electronic Communication by e-mail is considered to be sent at the time that it is directed by Institution's e-mail server to the appropriate e-mail address. An electronic Communication by posting to the pages of the Service is considered to be sent at the time it is publicly available. You agree that these are reasonable procedures for sending and receiving electronic Communications.

Proprietary Rights

You acknowledge and agree that between Institution and you, the Institution owns all rights in and to the Service. You are permitted to use the Service only as expressly authorized by this Agreement. You may not copy, reproduce, distribute, or create derivative works, reverse engineer or reverse compile the Service or technology.

No Unlawful or Prohibited Use

As a condition of using the Service, you warrant to Institution that you will not use the Service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. You further warrant and represent that you will not use the Service in any manner that could damage, disable, overburden, or impair the Service or interfere with any other party's use and enjoyment of the Service. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Service. You agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

Service Changes and Discontinuation

Institution may modify or discontinue the Service or your account with Institution with or without notice, without liability to you, any other user or any third party. Institution reserves the right to terminate your account at any time and for any reason, including without limitation if Institution, in its sole judgment, believes you have engaged in conduct or activities that violate any of the Terms or the rights of the Service, or if you provide Institution with false or misleading registration information or interfere with other users or the administration of the Service. You may terminate your account with Institution at any time by using the online feature to unsubscribe. Alternatively, if you prefer, you can unsubscribe by sending a registered or certified letter to Institution. Once your account with Institution has terminated for any reason,

you will have no further right or access to use the Service, and Institution will not access your Third Party Accounts thereafter for any reason.

Limitation of Warranty and Liability

YOU UNDERSTAND AND AGREE THAT THE SERVICE IS PROVIDED "AS-IS." INSTITUTION ASSUMES NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MIS-DELIVERY OR FAILURE TO STORE ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS. YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE SERVICE IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF SUCH MATERIAL AND/OR DATA. EXCEPT AS EXPRESSLY SET FORTH ON THE SERVICE, INSTITUTION DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT AND IT MAKES NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE SERVICE, THE ACCURACY OF ANY INFORMATION RETRIEVED BY INSTITUTION FROM THE THIRD PARTY ACCOUNTS OR THAT THE SERVICE WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE. INSTITUTION WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM THE USE OF OR THE INABILITY TO USE THE SERVICE, ANY INACCURACY OF ANY INFORMATION RETRIEVED BY INSTITUTION FROM THE THIRD PARTY ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE SERVICES, ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER'S TRANSMISSIONS OR DATA OR FOR THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICE, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF INSTITUTION HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Indemnification

You agree to indemnify, defend and hold harmless Institution, its affiliates, partners, officers, directors, employees, service providers, consultants and agents from any and all third party claims, liability, damages and/or costs (including, but not limited to, attorneys fees) arising from your use of the Service, Institution's reliance on the information, instruction, license and/or authorization provided by you under or pursuant to this Agreement, your violation of the Terms or your infringement, or infringement by any other user of your account, of any intellectual property or other right of any person or entity.

LIABILITY DISCLAIMER

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE Corn City State Bank WEB SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. Corn City State Bank AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE Corn City State Bank WEB SITE AT ANY TIME. ADVICE RECEIVED VIA THE Corn City State Bank WEB SITE SHOULD NOT BE RELIED UPON FOR PERSONAL, MEDICAL, LEGAL OR FINANCIAL DECISIONS AND YOU SHOULD CONSULT AN APPROPRIATE PROFESSIONAL FOR SPECIFIC ADVICE TAILORED TO YOUR SITUATION.

Corn City State Bank AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THE Corn City State Bank WEB SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. Corn City State Bank AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL Corn City State Bank AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE Corn City State Bank WEB SITE, WITH THE DELAY OR INABILITY TO USE THE Corn City State Bank WEB SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE Corn City State Bank WEB SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE Corn City State Bank WEB SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF Corn City State Bank OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE Corn City State Bank WEB SITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE Corn City State Bank WEB SITE.

SERVICE CONTACT: customersupport@corncitystatebank.com

TERMINATION/ACCESS RESTRICTION

Corn City State Bank reserves the right, in its sole discretion, to terminate your access to the Corn City State Bank Web Site and the related services or any portion thereof at any time, without notice. GENERAL To the maximum extent permitted by law, this agreement is governed by the laws of the State of Washington, U.S.A. and you hereby consent to the exclusive jurisdiction and venue of courts in San Mateo County, California, U.S.A. in all disputes arising out of or relating to the use of the Corn City State Bank Web Site. Use of the Corn City State Bank Web Site is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and Corn City State Bank as a result of this agreement or use of the Corn City State Bank Web Site. Corn City State Bank's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of Corn City State Bank's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Corn City State Bank Web Site or information provided to or gathered by Corn City State Bank with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Corn City State Bank with respect to the Corn City State Bank Web Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Corn City State Bank with respect to the Corn City State Bank Web Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be drawn up in English.

COPYRIGHT AND TRADEMARK NOTICES:

All contents of the Corn City State Bank Web Site are: Copyright 2016 by Corn City State Bank and/or its suppliers. All rights reserved.

TRADEMARKS

The names of actual companies and products mentioned herein may be the trademarks of their respective owners.

The example companies, organizations, products, people and events depicted herein are fictitious. No association with any real company, organization, product, person, or event is intended or should be inferred.

Any rights not expressly granted herein are reserved.

NOTICES AND PROCEDURE FOR MAKING CLAIMS OF COPYRIGHT INFRINGEMENT

Pursuant to Title 17, United States Code, Section 512(c)(2), notifications of claimed copyright infringement under United States copyright law should be sent to Service Provider's Designated Agent. ALL INQUIRIES NOT RELEVANT TO THE FOLLOWING PROCEDURE WILL RECEIVE NO RESPONSE. See Notice and Procedure for Making Claims of Copyright Infringement.