

The first time you access your accounts through Internet Banking, you agree to be bound by the terms and conditions of this Internet Banking Agreement ("Agreement") and acknowledge its receipt and your understanding of its terms.

Introduction

This Agreement explains the terms and conditions for accessing accounts and conducting transactions at Security State Bank ("Institution", "we", "us" and "our bank") via our On-line Internet Banking site ("Internet Banking"). As used in this Agreement, the terms "you" and "your" refer to each person agreeing to enroll after reading our Enrollment form on our Internet Banking site.

Benefits of Internet Banking

Through Internet Banking, you can manage eligible accounts. Internet Banking can be used to conduct any of the following "on-line Financial Services".

- 1) Obtain balances and transaction histories on all eligible accounts enrolled in Internet Banking;
- 2) Transfer money between eligible accounts (The number of transfers you can make from account may be limited as described in the applicable account agreement. In addition, if a hold is placed on any funds deposited in an eligible account, you may not transfer the portion of funds being held until that hold expires);
- 3) Transfer money to make loan payments at our bank;
- 4) Initiate Stop Payments;
- 5) View your bank statements
- 6) Enroll in and use Bill Pay Services

We may introduce new On-line Services. By using those services when they become available, you agree to be bound by the terms contained in this Agreement, and its subsequent amendments.

Security & Protecting Your Account

We are strongly committed to protecting the security and confidentiality of our customer account information. We use several techniques to help secure our Internet Banking service.

Requirements

1) To access Internet Banking service, you must have a compatible web browser that must support secure 128-bit encryption.

Supported Internet Browsers:

Microsoft Internet Explorer 11:

<https://support.microsoft.com/en-us/help/17621/internet-explorer-downloads>

Google Chrome

<https://www.google.com/chrome/>

Firefox

<https://www.mozilla.org/en-US/firefox/>

Safari

<https://www.apple.com/safari/>

While the internet banking application may continue to work on unsupported versions, if users encounter issues, Security State Bank may not be able to research and/or fix them due to that version no longer being supported.

2) You must have an Internet Banking User Identification Number and Password and maintain one or more accounts at our institution.

On-line Identification Number and Password: Your password will give you access to institution accounts via Internet Banking. We are entitled to act on any instructions we receive using your password. For security purposes, it is recommended that you memorize your User Identification and Password and do not write it down. You may change your password at our Internet Banking site at anytime. You are responsible for keeping your User Identification, Password and account data confidential. If you give someone your User ID and Password, you are authorizing that person to use Internet Banking and will be responsible for all transactions performed using your Password even if you did not intend or authorize them. In addition, fraudulent transactions initiated will be charged against your account(s).

3) If no action is taken for 15 minutes, you will be automatically logged off the

Internet Banking service.

Accessibility

You can usually access Internet Banking seven (7) days a week, twenty-four (24) hours a day. At certain times, some or all of our Internet Banking services may not be available due to system maintenance or reasons beyond our control. We do not warrant that Internet Banking will be available at all times. When unavailable, you may use "our 24 Hour Telephone Banking system", by dialing (715) 372-4600, or use an automated teller machine (ATM) or go to one of our bank offices to conduct your transactions. An on-line internet banking transaction initiated prior to 3:00 PM on a banking day is posted to your account the same day. All transfers completed after 3:00 PM, or on a non-banking day, will be posted the following banking day.

Electronic Mail (E-Mail, bank mail)

Sending E-mail is a very good way to communicate with our bank regarding your accounts or the Internet Banking services. However, your e-mail is actually sent via your own software and, as a result, may not be secure. Because of this, you should not include confidential information, such as passwords, account numbers, social security numbers and balances in any email to our bank. You cannot use e-mail to initiate an on-line transaction. All such transactions must be initiated using the appropriate functions within the Internet Banking site. We will not be liable for any errors, omissions, claims, or problems of any kind involving your e-mail.

Disclosure of Information

Information submitted to our bank or its suppliers (links we may offer you on our site) is the property of those parties, and they are free to use and disclose that information, or any ideas, concepts, know-how or techniques contained in that information to any third party for any purpose whatsoever, except as specially agreed by our bank or prohibited by law. See our Privacy Policy which is printed on our web site.

Links to Other Sites

Information that we publish on the World Wide Web may contain links to other sites and third parties may establish links to our bank site. We make no representation about any other web site that you may access to, from or through this site. Unless expressly stated in writing, we do not endorse the products or services offered by any company or person linked to this site nor is our bank responsible for any software or the content of any information published on the site of any third party. You should take precautions when downloading files from sites to protect your computer software and data from viruses and other destructive programs.

Virus Protection

Our bank is not responsible for any electronic virus that you may encounter using our Internet Banking site or any links provided on our site. We encourage you to routinely scan your computer and storage devices using reliable virus protection products to detect and remove viruses. If undetected and unrepaired, a virus can corrupt and destroy your programs, files and hardware.

Damages and Warranties

In addition to the terms previously disclosed, our bank is not responsible for any losses, errors, injuries, expenses, claims, attorney's fees, interest or other damages, whether direct, indirect, special, punitive, incidental or consequential, (collectively "Losses") caused by Internet Banking or in any way arising out of the installation, use or maintenance of your personal computer hardware or software, including any software provided by institution or one of its suppliers. In addition, we disclaim any responsibility for any electronic virus(es) customer may encounter after installation of such software or use of our Internet Banking. Without limiting the foregoing, neither bank nor its suppliers shall be liable for any: (i) failure to perform or any losses arising out of an event or condition beyond their reasonable control, including

but not limited to communications breakdown or interruption, acts of God or labor disputes; or (ii) the loss, confidentiality or security of any data while in transit via the Internet, communication lines, postal system or ACH network. Our bank and its suppliers provide Internet Banking services from our own sites and make no representation or warranty that any information, material or functions included in Internet Banking services are appropriate for use by you in your jurisdiction. If you choose to use Internet Banking, you do so on your own initiative and are solely responsible for compliance with applicable local laws and regulations. Neither our bank nor its suppliers warrant the adequacy, accuracy or completeness of any information provided as part of Internet Banking, or contained in any third party sites linked to and from our bank's web site.

Our bank makes no representations or warranties regarding the accuracy, functionality or performance of Internet Banking, on-line financial services, or any software that may be used in connection with same. We disclaim any express or implied warranties, including any warranties of merchantability, fitness for a particular purpose or error free operation.

Indemnification

Customer shall indemnify, defend and hold harmless bank and its officers, employees, directors, suppliers and agents, in the individual capacities, or otherwise, from and against any Losses arising out of: (1) Customer's negligence; (2) Customer's failure to comply with applicable law; or (3) Customer's failure to comply with the terms of this agreement.

Additional Remedies

Due to the likelihood of irreparable injury, our bank shall be entitled to an injunction prohibiting any breach of this Agreement by Customer.

Termination and Changes in Terms

Our bank reserves the right to terminate this Agreement or to change the charges, fees or other terms described in this Agreement at any time. When changes are made, we will notify you by: 1) electronic mail; 2) physical mail at the address shown in our records; and/or 3) update of our web site.

Applicable Rules, Laws and Regulations

You submit to the jurisdiction of, and this Agreement shall be governed by the laws of the State of Wisconsin, U.S.A. as well as the federal laws of the U.S.A. Venue for any action arising out of this Agreement shall be in a state court of competent jurisdiction covering Bayfield County, Wisconsin, U.S.A. The prevailing party in any such action shall be entitled to the recovery of its reasonable attorney's fees, costs and expenses.

Assignment

Our bank may assign its rights and/or delegate all or a portion of its duties under this Agreement to a third party.

Integration

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement and all prior agreements, understandings and representations concerning such subject matter are cancelled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and our bank.

Severability

If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another agreement between you and the bank, this Agreement will control.

Waive

Our bank shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of its rights under this Agreement.

No waiver by the bank of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

Force Majeure

Neither party shall be liable for any loss nor damage due to causes beyond its control, including fire, explosion, lightning, pest damage, power surges or failures, strikes or labor disputes, water, acts of God, the elements, war, civil disturbances, acts of civil or military authorities or the public enemy, inability to secure raw materials, transportation facilities, fuel or energy shortages, acts or omissions of communications carriers, or other causes beyond that party's control. Either party may terminate this Agreement immediately on written notice if the other party is prevented from performing its obligations under this Agreement for a period of more than thirty (30) days due to the reasons set forth in this subsection.

Construction

This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between a part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law.

Amendment to Internet Banking Agreement as of October 1, 2013

Security State Bank provides limited Online Banking functionality from most mobile devices with an Internet browser through our Mobile Banking product at SBANKONLINE.MOBI. In order to use Mobile Banking you must have a mobile device. "Device" means a supportable mobile device such as a cellular phone or other mobile device that is web-enabled and allows SSL traffic. You may also download a Mobile Banking application for the iPhone or Android devices. We reserve the right to modify the scope of the Mobile Banking Services at any time.

We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Wireless Device. Best practices using any of your electronic on-line internet services would be to password protect, patch and run anti-virus/anti-malware software on your device to help protect your information. You agree that when you use Mobile Banking or a Mobile Banking Application, you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates. You also agree that you will be subject to the terms and conditions of your existing agreements with your mobile service carrier or provider (e.g. AT&T, Verizon, Sprint, T-Mobile, etc.). You understand that those agreements may provide for fees, limitations, and restrictions which might impact your use of Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, including while downloading the Mobile Banking Application, sending or receiving text messages, or other use of your Wireless Device. You agree to be solely responsible for all such fees, limitations, and restrictions).

If you use any location-based features of Mobile Banking you agree that your geographic location and other personal information may be accessed and disclosed through Mobile Banking. If you wish to revoke access to such information you must cease using location-based features of Mobile Banking.