

If you need more information about a transfer listed on your statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within ten business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within ten business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation by writing or calling:

Two Rivers Bank & Trust
222 North Main
Burlington, IA 52601
319-753-9100
888-226-6063

Fees

* There will be no charge to use Personal Online Banking or Bill Pay; however normal transactions fees will be charged. There is an \$8 monthly inactivity fee when Bill Pay is not utilized for two continuous months. Written Correspondence to Payee - \$10. Per proof of payment not necessitated by a dispute - \$10. Payments returned due to customer error - \$10. Expedited payment fees will include: Overnight fee - \$14.98. 2nd day fee - \$9.95. Reinstatement fee - \$50. Gift pay fees will include: gift check - \$2.99. Charitable donations fee - \$1.99.

Termination or Discontinuation

In the event you wish to discontinue using Two Rivers Bank & Trust's Online Banking, contact Two Rivers Bank & Trust in writing or send us an e-mail. We may at any time terminate your Personal Online Banking Service. We will mail notice of termination to you at your address as shown on Two Rivers Bank & Trust's records.

Accounts that are not active for three months will be de-activated and you will have to call us to have it re-activated.



Member FDIC

eSTATEMENT DISCLOSURE

By enrolling in eStatement, "you" (Owner) have requested and Two Rivers Bank & Trust ("Bank") has agreed to notify you, via the e-mail address you provide to the Bank, notice that all of your bank account statements and other information* are electronically available with the Bank's Personal Online Banking (refer to the section on the Bank's Personal Online Banking for more detailed information about this service). The Bank will send electronically to the same e-mail address a message containing a notice of how to view available information by accessing the Bank's Personal Online Banking, or a message containing a link to www.tworiversbank.com where the information is located. By receiving your statement electronically, you will not receive a hard copy of your bank account statement or any images of your canceled checks. Your electronic bank account statement will provide the numbers of each check that have cleared, the amount of each check, and the date of payment posting. If you request a hard copy of either your bank statement or any check referenced in that statement, normal research fees will apply. If you request a copy of a check from the Bank, the Bank will provide a legible copy of the check within a reasonable period of time. You have the ability to view your canceled checks online with the Bank's Personal Online Banking by viewing your transaction history.

To access the information you will need the following:

- ✓ A printer that will allow you to print the information you are viewing, or you must be able to retain an electronic copy so you will be able to access the information at a later date.
- ✓ Access to the Internet and an e-mail address.
- ✓ An Internet browser that supports 128 bit encryption secure socket layers (SSL).
- ✓ A modem with a baud rate at least 28,800 for acceptable performance.
- ✓ A Two Rivers Bank & Trust Personal Online Banking user code and password.
- ✓ Adobe Acrobat Reader installed on the computer that you use to view the information which can be downloaded from <http://www.adobe.com/products/acrobat/readstep2.html>.

If you wish to receive a paper copy of a disclosure or other information* that is presented to you electronically, please contact us. emailus@tworiversbank.com, or write to Two Rivers Bank & Trust, Attn: Customer Service, 222 N. Main Burlington, IA 52601. Please be as specific as possible regarding the information you are requesting. **Do not send personal information such as account numbers or Social Security Numbers in e-mail, as it is not secure.** Statements and notices will only be mailed to the address we have on file. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply.

If you decide to have your bank account information sent electronically, sign the Personal Online Banking Enrollment form, check the eStatement option and indicate which accounts you would like to have set up for eStatement. In the future, if you wish to stop receiving your bank account information electronically, your account(s) will be subject to the current fees and charges in effect at that time. This agreement will remain in effect until we receive a written notice requesting cancellation.

By enrolling, you agree to the terms stated above and are able to meet the minimum requirements for printing or retaining the information that is provided to you. You understand that you have a duty to exercise reasonable promptness in examining the electronic statement or the items referenced to determine whether any payment was not authorized because of an alteration of an item or because a alleged signature by or on behalf of you or other signatory on the account was not authorized. The statute of limitations governing these responsibilities will commence at the time the e-mail is sent by the Bank to you. You agree to inform us if your e-mail address changes.

* Other information to be delivered to you at a later date includes but is not limited to: regulatory disclosures, past due notices, NSF notices, marketing information, confirmations or changes to the account, as applicable.

PERSONAL ONLINE BANKING

Disclosures, Terms, Access Agreement, & eStatement Disclosure



222 N Main Street
Burlington, IA 52601
(319) 753-9100

100 West Washington Street
Mt. Pleasant, IA 52641
(319) 385-9054

Corner of Roosevelt and West Avenue
Burlington, IA 52601
(319) 753-9178

105 Main
Mediapolis, IA 52637
(319) 394-9620

1066 South Gear Avenue
West Burlington, IA 52655
(319) 753-9166

503 W Main Street
New London, IA 52645
(319) 367-2221

107 West Commercial Street
Hillsboro, IA 52630
(319) 253-4115

www.tworiversbank.com

Welcome to Two Rivers Bank & Trust's Personal Online Banking!

Now you can have your own personal banking center wherever there is an Internet connection. Whether you are at home, the office, a hotel room or wherever you travel, you can visit your Two Rivers Bank & Trust accounts.

All you need is access to the Internet using either Internet Explorer or Netscape Navigator (the latest versions are highly recommended for your greatest security) and a 128 bit Secure Sockets Layer (SSL) encryption protocol. If your browser is not using the latest 128 bit encryption, you will be prompted to upgrade before accessing your accounts.

Introduction to Agreement

This agreement states the terms and conditions that apply when using Two Rivers Bank & Trust's Personal Online Banking. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. You must also follow all of our instructions and procedures applicable to the services covered by this agreement.

'You' and 'your' mean each person who established a Two Rivers Bank & Trust Personal Online Banking service with us or who uses, or is authorized to use, a Two Rivers Bank & Trust Personal Online Banking user code and password or other means of access we establish or approve. The terms 'Two Rivers Bank & Trust Personal Online Banking' and 'Bill Payment' mean our service that allows you to make payments, transfer funds, access accounts, obtain information, and perform other transactions over the Internet by use of a personal computer and modem and/or other means we authorize or allow. Two Rivers Bank & Trust reserves the right to suspend your use of Two Rivers Bank & Trust Personal Online Banking at any time.

Services Offered

The following services are currently available through Two Rivers Bank & Trust's Personal Online Banking:

- Account Balance Information
View any of your Two Rivers Bank & Trust Checking, Savings, Money Market accounts, Certificates of Deposit, IRAs, and Loans.
- Transaction Inquiry
View specific transactions for previous day, current day, previous statement or current statement.
- Transfer Funds
Transfer funds among certain Two Rivers Bank & Trust accounts. Make a one-time transfer or set up a scheduled transfer.
- Loan Payments
Make loan payments to certain Two Rivers Bank & Trust loans. Make a one-time loan payment or set up a scheduled loan payment.
- Bill Pay to pay all of your bills online.

Account Questions

You may contact us with any questions regarding your accounts. A Two Rivers Bank & Trust Customer Service Representative will be happy to assist you.

Identification Number and Password

To access Two Rivers Bank & Trust Personal Online Banking, you must use the user code and/or other means that we establish or provide for your Two Rivers Bank & Trust Personal Online Banking, together with a password. Anyone to whom you give your Online Banking user code and password, or other means of access, will have full access to your accounts. Your password expires every six months. You can change your password online more often, if you feel it is necessary.

To change your password, simply click on Change Password on your Personal Online Banking screen. Your password should not be something easily identifiable, such as your name. Placing a number in the middle of the password (as opposed to the beginning or end) provides a more secure password.

Privacy and Confidentiality

Two Rivers Bank & Trust is strongly committed to protecting your security and confidentiality. To ensure the privacy of your account information while you are online, you are only able to access your account with high security browsers. You must also provide both your user code and your password. If no action is taken within 20 minutes, you will be automatically logged off your session.

You are also assured that we will guard your information from third parties, except for the following situations:

- When it is necessary to complete a transfer as requested by you.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant when you have authorized the disbursement of such information.
- In order to comply with laws, government agency rules or orders, court orders, subpoenas or other legal processes.
- In order to give information to any government agency or official having legal authority to request such information.
- If you give us written permission.

Virus Protection

You agree that Two Rivers Bank & Trust is not responsible for any electronic virus that you may encounter using Personal Online Banking. Routinely scan your PC and diskettes using any reliable virus protection product to detect and remove any viruses found.

Electronic Messaging and Notices

Customers should send us general inquiries concerning maintenance and other issues via our website by clicking on the e-mail address. You should not use e-mail to initiate any banking transactions or give out personal identifying information. This form is not located on a secure encrypted server and the information you enter can be viewed by others. Messages sent to us through regular e-mail are also not protected by a high level of encryption. Electronic mail will be used to send you notices, disclosures and other information required under the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board of Governors. We may send this information to you by posting it on our website or by e-mail. We may also send it to you by regular postal mail in writing at the address shown in our records. If you have given us an e-mail address or postal address, we are entitled to rely on that address and assume that messages sent to that address are received by you, until you give us notice in writing that the address is no longer valid. You agree that information we post to our website, send by e-mail or regular postal mail will be deemed delivered at the time it is posted or sent. Information you send to us is deemed delivered and reviewed upon receipt. If we send you a notice, disclosure or other message electronically and you wish to print it and are unable to do so, contact us or send us an e-mail and we will provide you with a paper copy.

New Services

From time to time, Two Rivers Bank & Trust plans to expand the services we offer our Personal Online Banking customers. When such services become available, we will update this agreement and notify you of the new service. By using Personal Online Banking after the new services are available, you agree to be bound by the terms contained in the revised online agreement.

Authorization To Charge Accounts

You are responsible for all transfers you, or your authorized representative, make using Personal Online Banking. You authorize us to debit your designated account(s) for any transactions completed with Personal Online Banking. You agree that we may comply with transfer instructions entered by any one person using an authorized user code and password, regardless of the restrictions placed on the account level, i.e., two signatures required or no minor withdrawal.

If you permit another person to use Personal Online Banking or give them your user code and password, you are responsible for transfers or advances that person makes from the deposit and loan accounts linked to your online application, even if that person exceeds your authorization.

Availability

Funds must be available in the account from which you wish to transfer funds on the date you enter the transaction. (Refer to our Funds Availability Disclosure.)

Business Days

Two Rivers Bank & Trust Personal Online Banking is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday excluding Federal holidays. Transfers made through Personal Online Banking after 6:00 p.m. will be processed on the next business day.

Insufficient Funds to Complete Transfer

If your account does not have sufficient funds to complete a transfer, the transfer will not be completed.

Restrictions on Transfers from Savings and Money Market Accounts

Federal law requires that an Account Holder may make no more than six transfers and/or withdrawals during any one statement cycle (the period from one statement to the next) to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction. No more than three of the six transfers may be made by check, draft, debit card, or similar order made to you and payable to third parties. If you exceed more than three such transfers we need not honor the item. A "preauthorized transfer" includes any arrangement made by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule). In accordance with federal law, if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market or savings accounts) in any one period, your account may be subject to closure by us and the funds placed in another account that you are eligible to maintain, or we may take away the transfer and draft capabilities of the account. In addition to the above preauthorized transfers, you may make unlimited withdrawals (payments directly to you or transfers of funds from your account to any of your other deposit accounts or loan accounts with us), either in person at our locations, by mail, messenger, telephone (via check mailed to you), or use of an ATM card (if applicable).

Correcting or Canceling Your Transfer

You cannot cancel your transfer after it has been entered into the Personal Online Banking system and the information transmitted to us. You can use Personal Online Banking to reverse a transfer between deposit accounts after it has been entered by transferring the funds back.

Documentation and Verification of Transfers

The date and amount of transfers made through Personal Online Banking will be shown on the Personal Online Banking screen and will also be shown on your printed statements for the accounts from which, and to which, the transfer is made.

Telephone Number for Notification of Unauthorized Use

If you believe your user code and/or password have become known by an unauthorized person or that someone has transferred money without your permission, call Two Rivers Bank & Trust Customer Service immediately.

Your Liability for Unauthorized Use

You are responsible for keeping your password and account information secret. If you allow others to access your accounts, you are responsible for any transactions they authorize from your accounts.

Tell us immediately if you believe your user code or password has become known to an unauthorized person, or if an unauthorized transaction has occurred involving your account. Contacting Two Rivers Bank & Trust immediately is the best way to keep your possible losses to a minimum.

If you tell us within two business days after you learn that your user code and password have become known to an unauthorized person, and a transaction has been processed, you can lose no more than \$50.00. If you do NOT tell us within two business days, and we prove that we could have prevented someone from using your user code or password without your permission, you could be liable for as much as \$500.00.

Also, if your statement shows electronic funds transfers that you did not make or authorize, notify us immediately. If you do not notify us within 60 days after the statement was mailed to you, you may not be reimbursed any money you lost after the 60 days, if we prove that we could have prevented someone from taking the money. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we may extend the time period. We cannot accept notification of lost or stolen pins or passwords or unauthorized transfers via e-mail.

Stop Payment

Subject to certain limitations, you may order us to stop payment on any check or other item payable from your account, whether drawn by you or any other account holder. The stop payment request will be effective if we receive the order at such time and in such manner as to afford us a reasonable opportunity to act upon the order. The stop payment order is effective for six months, but it lapses after 14 calendar days if the original order was oral and not confirmed in writing within that period. A stop payment order may be renewed for additional six month periods if renewed during a period within which the stop payment order is effective. We will require you to provide the date, the amount, and the number of the item, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item. Our acceptance of a stop payment order will not constitute a representation that the item has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on an official, certified, cashier's or teller's check issued by us, or request us to stop payment if we have otherwise become accountable for the item. In addition, you may not stop payment on checks governed by separate agreement, such as a check guaranty agreement. Further, you may not stop payment on an item after acceptance of the item by us.

Preauthorized Electronic Fund Transfers

If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us in time for us to receive your request three 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. Standard stop payment fee will apply.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Two Rivers Bank & Trust's Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the Internet service was offline.
- If the telephone lines were down.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.
- We have a reasonable basis for believing that unauthorized use of your user code, password, or account have occurred, or may be occurring.
- You, or we, have terminated your Personal Online Banking Agreement or closed the account.