

Iroquois Federal

Services & Prices

Effective 10-24-16

ONLINE ACCESS AGREEMENT AND ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE

AGREEMENT - This Agreement, which includes the fee, is a contract which establishes the rules which cover your electronic access to your accounts at Iroquois Federal Savings and Loan Association ("Bank") through our Electronic Services. By using the aforementioned services you accept all the terms and conditions of this Agreement. Please read it carefully. The terms and conditions of this Agreement and disclosures for each of your Bank accounts as well as your other agreements with the Bank, such as loans, continue to apply subject to applicable federal laws and the laws of the State of Illinois (except to the extent this Agreement can and do vary such rules or laws). If any provision of the Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Bank's successors and assigns. Certain obligations of the parties pursuant to this Agreement by their nature would continue beyond the termination, cancellation or expiration of this Agreement. This Agreement, together with the Fee Schedule, constitutes the entire agreement between you and the Bank with respect to the subject matter hereof and there is no understandings or agreements relative hereto which are not fully expressed herein.

DEFINITIONS - As used in this Agreement the words:

"We", "our", "us", and "Bank" mean Iroquois Federal.

Electronic Services mean "Internet Banking" (which includes Online Banking, Online Bill Pay, Funds Transfer & Popmoney) and "Mobile Banking" (which includes Text Banking and Mobile Banking Apps, Mobile Web and Mobile Deposit).

"You" and "your" refer to the account holder authorized by the Bank to use our Electronic Services under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through these Electronic Services.

"Account" or "accounts" means your accounts at the Bank.

"Electronic funds transfers" means ATM withdrawals, pre-authorized transactions, point of sale transactions, transfers to and from your Bank accounts using our Electronic Services and/or the services provided pursuant to this Agreement.

"Business days" mean Monday through Friday. Holidays are not included.

ONLINE BANKING ACCESS- To use Online Banking, you must have at least one account at the Bank, access to Internet service, and an e-mail address. After your Enrollment form is submitted, and account information is verified by the Bank, we will send you an e-mail confirmation of our acceptance of your enrollment. Online Banking can be used to access only the Bank accounts to which you have access. Access to your accounts through Online Banking will be based upon the identification of users. We undertake no obligation to monitor transactions through Online Banking to determine that they are made on behalf of the account holder.

ONLINE BILL PAY ACCESS - To use Online Bill Pay, you must have at least one primary checking account at the Bank, access to Internet service, an e-mail address and be an active

Online Banking user. Allow 3-5 business days for account activation. We undertake no obligation to monitor transactions through Online Bill Pay to determine that they are made on behalf of the account holder.

FUNDS TRANSFER ACCESS – To use Funds Transfer you must have at least one account at the Bank, access to Internet service, an email address and be an active Online Banking user. Once you access Funds Transfer under the Move Money tab in Online Banking and follow the registration steps, you may begin using Funds Transfer. We undertake no obligation to monitor transactions through Funds Transfer to determine that they are made on behalf of the account holder.

POPMONEY ACCESS - To use Popmoney you must have at least one account at the Bank, access to Internet service, an email address and be an active Online Banking user. Once you access Popmoney under the Move Money tab in Online Banking and follow the four step registration process, you may begin using Popmoney. We undertake no obligation to monitor transactions through Popmoney to determine that they are made on behalf of the account holder.

TEXT BANKING ACCESS - To use Text Banking, you must have at least one account at the Bank, access to Internet service, be an active Online Banking user and have a mobile device. Once you click Activate under the Alerts and Notifications tab in Online Banking and follow the three step enrollment process, you may begin using Text Banking. The Alert notifications must be changed on your desktop within Online Banking. We undertake no obligation to monitor transactions through Text Banking to determine that they are made on behalf of the account holder.

MOBILE BANKING ACCESS - To use Mobile Banking, you must have at least one account at the Bank, access to Internet service, be an active Online Banking user and have a mobile device. Once you download the app you are ready to use Mobile Banking by entering your Online Banking login information. We undertake no obligation to monitor transactions through Online Banking to determine that they are made on behalf of the account holder.

ONLINE BANKING SERVICES - You can use Online Banking to:

- Check the balance of your account
- View Bank account histories
- Transfer funds between your Bank accounts
- Reconcile your account
- Make loan payments
- Export history
- Setup and View electronic statements

ONLINE BILL PAY SERVICES - You can use Online Bill Pay to:

- Pay bills online
- Tax Payments, court ordered payments and payments made outside of the US are **NOT** supported by Online Bill Pay.

FUNDS TRANSFER SERVICES – You can use External Funds Transfer to:

- Transfer money between your Iroquois Federal account and accounts you hold with other financial institutions.

****Fees may apply – see separate Funds Transfer terms and conditions disclosure****

POPMONEY SERVICES – You can use Popmoney to:

- Send, Request or Receive Money

****Fees may apply – see separate Popmoney terms and conditions disclosure****

TEXT BANKING SERVICES - You can use Text Banking to:

- Check the balance of your account
- View the most recent five transactions
- Transfer funds between your Bank accounts
- Receive balance notification alerts

****Standard Text Message and Data Rates may apply****

MOBILE BANKING SERVICES - You can use Mobile Banking to:

- Check the balance of your account
- View Bank account histories
- Transfer funds between your Bank accounts at Iroquois Federal
- Pay Bills
- Make loan payments
- Deposit Checks

**** Standard Text Message & Data Rates may apply****

HOURS OF ACCESS - You can use our Electronic Services seven days a week, twenty-four hours a day, although some or all services may not be available occasionally due to emergency or scheduled maintenance.

YOUR PASSWORD - For security purposes, you determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon five unsuccessful attempts to use your password, your access to Electronic Services will be locked. To re-establish your authorization you must contact us to have your password reset. We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children and should be memorized rather than written down.

SECURITY - You understand the importance of your role in preventing misuse of your accounts through our Electronic Services and you agree to promptly examine your statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, computer and mobile device and your personal identification information,

such as your driver's license number and social security number. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Electronic Services (with the exception of Text Messaging) is encrypted in an effort to provide transmission security and Online Banking utilizes identification technology to verify that the sender and receiver of Electronic Services transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that Electronic Services is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Bank's Electronic Services or e-mail transmitted to and from us, will not be monitored or read by others.

FEES AND CHARGES - You agree to pay the fees and charges for your use of Electronic Services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the Bank checking account designated as the "Primary Checking" on your Enrollment Form. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet Service fees you incur in connection with your use of Electronic Services. You will be responsible for any outstanding Online Bill Pay scheduled bills.

POSTING OF TRANSFERS - DDA and Savings transfers initiated through Electronic Services are real time and are available immediately if funds are available Monday – Friday 8:00am – 5:00pm (Central Time). Any transfers made outside these hours will be posted next business day. Electronic Services identifies transfers based upon the login ID of the user who made the electronic transfer. You agree to communicate with any other person with authorized access to your accounts concerning any transfers from your accounts in order to avoid overdrafts.

*Please see separate disclosures for Mobile Remote Deposit, Funds Transfer & Popmoney products for cutoff times pertaining to these services.

OVERDRAFTS - (Transfers and other Withdrawals and Bill Payments) - If your account has insufficient funds to perform all electronic funds transfers you have requested for a given business day, then:

- a. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
- b. Electronic funds transfers initiated through Electronic Services, which would result in an overdraft of your account may, at our discretion, be cancelled;
- c. In the event the electronic fund transfers or payments initiated through Electronic Services which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.
- d. If a user has an NSF:
 1. User's Bill pay account will be blocked immediately. This means no more bill payments will be paid from their account until the user resolves the NSF.
 2. All payments are cancelled.
 - a. Recurring payments: Once the NSF is cleared up and the block is lifted, recurring payments are reinstated. Future dated recurring payments will be

processed. However any instances of the recurring payment that occurred during the blocked period are not resent and remain cancelled.

- b. Single payments: Single payments, even if scheduled to be processed for a date well into the future, remain cancelled and the user has to reschedule them if they want them to be paid.
3. The account will remain blocked for 5-10 days.
4. A bill pay account will be closed if collection of debit returns is unsuccessful or if fraudulent activity is identified.
5. We may attempt to debit an account up to three times for a payment. The NSF charge is assessed for each debit return due to insufficient funds.
6. We will attempt to place a stop payment on any debit return (check) over \$500. If payment cannot be stopped, it will only be attempted once and charged one NSF fee. It will then go straight into the collection process.

LIMITS ON AMOUNTS AND FREQUENCY OF ELECTRONIC SERVICES TRANSACTIONS -

The number of transfers from Bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

CHANGE IN TERMS - We may change any term of this Agreement at any time. If the change would result in increased fees for any Electronic Service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic funds transfer Electronic Service. We will post any required notice of the change in terms on the Bank's Online Banking website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our Electronic Services, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all Electronic Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that the applicable deposit agreements and disclosures govern changes to fees applicable to specific accounts.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY - We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Electronic Services provided to you under this Agreement. We do not and cannot warrant that the Electronic Services will operate without errors, or that any or all Electronic Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to our Electronic Services, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or not or based on a warranty. Further, in no event shall the liability of the Bank and its affiliates exceed the amounts paid by you for the services provided to you through Electronic Services.

YOUR RIGHT TO TERMINATE - You may cancel your Online Banking and/or Online Bill Pay service at any time by providing us written notice. Your access to Online Banking and/or

Online Bill Pay will be suspended within 3 business days of our receipt of your instructions to cancel the service. By cancelling these services you no longer will have access to any mobile products. You will remain responsible for all outstanding fees, charges and scheduled payments incurred for that entire month. There will be no prorating. You may cancel your Text Banking at any time by texting STOP (or END, CANCEL, UNSUBSCRIBE, QUIT) to the Bank's short code (454545). You may cancel Mobile Banking by simply deleting the app from your device.

You may opt out of Popmoney by sending a SMS message. Just text "STOP" to this number: POPMON.

OUR RIGHT TO TERMINATE - You agree that we can terminate or limit your access to Online Banking Services for any of the following reasons:

- Without prior notice, if you have insufficient funds in any one of your Bank accounts. Electronic Services may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
- Upon 3-business days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
- Upon reasonable notice, for any other reason in our sole discretion.
- 180 calendar days of inactivity will automatically terminate your Online Banking account.
- We reserve the right to terminate your Online Bill Pay service due to 180 calendar days of inactivity.

COMMON FEATURES

Effective 10-24-16

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check Printing - Fee depends on style & quantity of checks ordered

Replace lost Visa® Check Card - \$5.00

Hot-Carding Visa® Check Card - \$5.00

Replace Lost Visa® Business Check Card - \$10.00

Hot- Carding Visa® Business Check Card - \$5.00

No charge for the first 3 Visa® Business Check Cards issued, \$5.00 per card for each additional cardholder.

ATM Service Charge at ATM's we own or operate - No Charge

ATM Service Charge at ATM's we do not own or operate - \$1.00  **

**Allpoint Surcharge-Free ATMs. Over 43,000 in the USA and over 12,000 additional worldwide.

Gift cards - \$4.95

Travel cards (new) - \$4.95

Travel cards (fee to reload) - \$3.00

Money Orders – customers only - \$2.00

Cashier's Checks – customers only - \$5.00

Tax Levy/Garnishment/Summons - \$25.00

Paid EOD NSF Fee- Items consist of, but are not limited to, checks, in-person withdrawals, ATM withdrawals, or by other electronic means - \$30.00 per paid item

Paid Non-Sufficient Funds Charge- Items consist of, but are not limited to, checks, in-person withdrawals, ATM withdrawals, or by other electronic means - \$30.00 per paid item
Return Check NSF- Items consist of checks - \$30.00 per returned item
ACH Return Charge- Items consist of automatic electronic payments - \$30.00 per returned item
Special Statement Cutoff – \$10.00
Account Research - \$10.00 per hour / \$10.00 minimum
Stop Payment - \$30.00 per item
Wire transfer (outgoing) - \$30.00
Wire Transfer (incoming) - \$15.00
Collection Item - \$10.00
Coin Counting (non-customer) – 10% of coin amount/\$5.00 minimum
Account Activity Statement (no charge using Online Banking) - \$2.00
Early Account Closing Fee - \$20.00 if closed within 90 days of opening
Dormant/Inactive Account Fee - \$5.00 per month
Online Bill Pay Year-End CD - \$30.00
Online Bill Pay Stop Payment Fee (from 3rd party vendor) - \$30.00
Online Bill Pay Overdraft Fee (from 3rd party vendor) - \$30.00
Photocopies - \$4.00 per copy
Medallion Signature Guarantee - \$25.00 per signature
Notary - \$1.00
Telephone Transfer (no charge using Online Banking or Telephone Banking) - \$2.00 per transfer
Returned Deposit Item Fee – (Business Accounts Only) - \$4.50 per item
Illinois License Plate Renewal Stickers - \$5.00 (customers) \$7.50 (non-customers)

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Bank's Online Banking website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

PREAUTHORIZED CREDITS - You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

PREAUTHORIZED PAYMENTS - You may make arrangements to pay certain recurring bills from your checking or savings account(s).

24 HOUR TELEPHONE BANKING - TELEPHONE TRANSFERS-TYPES OF TRANSFERS - You may access your account by telephone using a touch tone phone and your account numbers, to:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us

- Make payments from savings to loan accounts with us

Get information about:

- The account balance of checking accounts
- The account balance of savings accounts

ATM TRANSFERS - TYPES OF TRANSFERS, DOLLAR LIMITATIONS, AND CHARGES (CONSUMER ACCOUNTS) - You may access your account(s) by ATM using your VISA® Check Card and personal identification number, to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$300.00 per card per day or available balance, whichever is less
- transfer funds between checking and savings account(s)
- get information about the account balance of your checking or savings account(s)
- There is a charge of \$1.00 per withdrawal at ATM's we do not own or operate.

Some of these services may not be available at all terminals.

TYPES OF VISA CHECK CARD POINT-OF-SALE TRANSACTIONS (CONSUMER ACCOUNTS)-

You may access your checking account(s) to purchase goods (in person, online or by phone), pay for services (in person, online or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

POINT-OF-SALE TRANSACTIONS - DOLLAR LIMITATIONS (CONSUMER ACCOUNTS) –

Using your card:

- you may not exceed \$750.00 in signature based transactions per day or available balance, whichever is less
- you may not exceed \$300.00 in pin based transactions per day or available balance, whichever is less

ATM TRANSFERS - TYPES OF TRANSFERS, DOLLAR LIMITATIONS, AND CHARGES

(BUSINESS ACCOUNTS) - You may access your account(s) by ATM using your Card and personal identification number, to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$500.00 per card per day or available balance, whichever is less
- transfer funds between checking and savings account(s)
- get information about the account balance of your checking or savings account(s)
- There is a charge of \$1.00 per withdrawal at ATM's we do not own or operate.

Some of these services may not be available at all terminals.

TYPES OF VISA BUSINESS CHECK CARD POINT-OF-SALE TRANSACTIONS (BUSINESS

ACCOUNTS)- You may access your checking account(s) to purchase goods (in person, online or by phone), pay for services (in person, online or by phone), get cash from a merchant, if the

merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

POINT-OF-SALE TRANSACTIONS - DOLLAR LIMITATIONS (BUSINESSACCOUNTS) – Using your card:

- you may not exceed \$2000.00 in signature based transactions per day or available balance, whichever is less
- you may not exceed \$500.00 in pin based transactions per day or available balance, whichever is less

CURRENCY CONVERSION – When you use your Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

ATM OPERATOR/NETWORK FEES – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

ADVISORY AGAINST ILLEGAL USE – You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

NON-VISA DEBIT TRANSACTION PROCESSING – We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: NYCE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolutions procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

ONLINE COMPUTER TRANSFERS - types of transfers and charges - you may access your accounts(s) by computer with Internet access at www.iroquoisfedonline.com/online/serv/HB or our Mobile Applications using your customer ID and password to:

- Transfer funds from checking to checking

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Pay Bills online with “Online Bill Pay Service”
- Transfer funds between your Iroquois Federal accounts and accounts you hold with other financial institutions (not available on Mobile Application)
- Send, Request or Receive Money using Popmoney

Get information about:

- the account balance of checking accounts
- the last deposits to checking accounts
- the last withdrawals from checking accounts
- the account balance of savings accounts
- the last deposits to savings accounts
- the last withdrawals from savings accounts
- the account balance of loan accounts
- the last payments on loan accounts
- information on CD's and IRA accounts

Please also note transaction limitations for specific account types as disclosed in your original disclosure documents provided to you at the time of opening your account.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- We will charge you a fee to replace a lost Consumer VISA® Check Card or Hot Card.
- We will charge you a fee to replace a lost Visa® Business Check Card or Hot Card.
- There is no charge for the first 3 Visa Business Check Cards issued, \$5.00 per card for each additional cardholder.
- Refer to our separate fee schedule for details.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

DOCUMENTATION

- Terminal transfers- You can get a receipt at the time you make a transfer to or from your account using one of our automated teller machines or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- Preauthorized credits - If you have arranged to have direct deposits made to your account(s) at least once every 60 days from the same person or company, you can call us at **815-432-2476** to find out whether or not the deposit has been made.
- Periodic Statements- You will get a monthly account statement from us for your checking and money market accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

RIGHT TO STOP PAYMENT AND PROCEDURES FOR DOING SO - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our fee schedule for the amount we will charge you for each stop payment order you give.

NOTICE OF VARYING AMOUNTS – If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

RIGHT TO STOP ONLINE BILL PAY TRANSACTIONS – Online Bill Pay stop payments are your responsibility. We are not liable for Online Bill Pay scheduled transactions. When you cancel a bill payment, you are responsible for any necessary notifications or changes with the payee.

FINANCIAL INSTITUTION'S LIABILITY

LIABILITY FOR FAILURE TO MAKE TRANSFERS - If we do not complete a transfer to or from your account, on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. WE will NOT be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make a transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If any electronic terminal, telecommunication device, or any part of the electronic fund transfer Online Banking is not working properly and you knew about the problem when you started the transfer.
- (5) If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.
- (6) If a legal order directs us to prohibit withdrawals from the account.
- (7) If your account is closed, or if it has been frozen.
- (8) If you, or anyone authorized by you, commits any fraud or violates any law or regulation.

(9) If you have not provided us with complete and correct payment information for the “Online Bill Payment Service”, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.

(10) If you have not properly followed the onscreen instructions for using Iroquois Federal Electronic Services.

(11) If you have not properly followed the phone instructions for using our 24 hour Telephone Banking services.

(12) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfer you make: (a) Where it is necessary for completing transfers and/or payments or (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant (c) In order to comply with government agency or court orders; or (d) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS – Generally, tell us AT ONCE if you believe your card, code or mobile device has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check.

Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you contact us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card, code and/or mobile device without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

ADDITIONAL LIMIT ON LIABILITY FOR VISA® CHECK CARD.

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®.

CONTACT IN EVENT OF UNAUTHORIZED TRANSFER - If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ADDITIONAL RISK ASSOCIATED WITH USE OF BUSINESS PURPOSE CARDS. You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your

Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of business purpose cards as described in this Agreement.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS. You are liable for Card transactions you do not authorize if we can prove that we processed the transaction in good faith and in compliance with a commercially reasonable security procedure to which we both agreed, unless otherwise required by law. Tell us AT ONCE if you believe your Card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If your Card and/or code is lost, stolen, or used without your permission, you agree to notify us immediately and to promptly confirm such notice in writing. Your liability for transactions with your Card and/or code will continue until 2 business days after the day we receive such written notice. If you do not notify us within 60 days from when the periodic statement containing an unauthorized transaction was first mailed or made available to you, we will be entitled to treat the information in the periodic statement as correct, and you will be precluded from asserting otherwise.

ADDITIONAL LIMIT ON LIABILITY. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any transactions using your lost or stolen Card if you report the unauthorized transfer within 60 days of the mailing date of the first statement showing the unauthorized transfer. Unauthorized transfers do not include: 1) any transaction by a business co-owner, a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account; or 2) any transaction by a cardholder that exceeds the authority given by the Visa Business Check Card account owner. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa®.

CONTACT IN EVENT OF UNAUTHORIZED TRANSFER. If you believe your Card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this disclosure.

CONSEQUENTIAL DAMAGES. We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card.

ERROR RESOLUTION NOTICE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, INCLUDING BILL PAYMENTS - Call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. (a) Tell us your name and account number (if any). (b) Describe the error or 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. (c) Tell us the dollar amount of the suspected error. (d) If the suspected error relates to a bill payment made via the Internet Banking Service, tell us the account number used to pay the bill, payee name, the date the payment was sent, payment amount, ID number, and the payee account number for the payment in question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 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, a 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 10 business days (5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 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 10 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 each of you already has an established account with us before this account is opened. We will tell you the results within 3 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.

COMMUNICATIONS BETWEEN BANK AND YOU

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

E-MAIL: customerservice@iroquoisfed.com

TELEPHONE: 815-432-2476

FAX: 815-432-6751

POSTAL MAIL & IN PERSON:

Iroquois Federal
201 E. Cherry Street
PO Box 190
Watseka, IL 60970

YOUR ABILITY TO WITHDRAW FUNDS LONGER DELAYS MAY APPLY

This policy statement applies to all deposit accounts. Our policy is to make funds from your cash, check, and electronic direct deposits available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Funds deposited through ATMs may not be immediately available. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 P.M. Central Time (cutoff times may be later on some days or at some locations) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 P.M. Central Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If you make a deposit at an ATM before 6:00 P.M. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 6:00 P.M. Central Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If you make a deposit using Mobile Remote Deposit Services before 3:30 P.M. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit using Mobile Remote Deposit Services after 3:30 P.M. Central Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

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

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

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

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

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Deposits at Automated Teller Machines: Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will not be available until the first business day after the day of your deposit. All ATMs that we own or operate are identified as our machines.

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

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