

**CSBANK ONLINE ENROLLMENT FORM
CITIZENS STATE BANK**

To sign up for Citizens State Bank's Internet Banking Services, complete all information on this form. Please read the *CSBank Online* Internet Banking Agreement and Disclosure Statement. By signing this enrollment form and using *CSBank Online* you accept and agree to the terms and conditions set forth in the *CSBank Online* Internet Banking Agreement and Disclosure Statement.

For your protection, this enrollment form may not be submitted over the Internet. You may sign up for *CSBank Online* services by completing this enrollment form and returning it to any Citizens State Bank location, or by mailing it to Citizens State Bank, Attention Internet Banking Department, P.O. Box 66, Cadott, WI 54727. Separate application forms must be completed, signed, and returned by each depositor requesting an access code and password.

CITIZENS STATE BANK LOCATIONS – MEMBER FDIC

MAIN OFFICE
304 N Main Street
Cadott, WI 54727
715-289-4253

DRIVE THRU
505 S Main Street
Cadott, WI 54727
715-289-4253

LAKE WISSOTA
17153 County Hwy J
Chippewa Falls, WI 54729
715-720-3670

CHIPPEWA FALLS
15036 County Hwy S
Chippewa Falls, WI 54729
715-726-2111

Name: _____

Address: _____

Email Address: _____

Social Security Number: _____

Phone Numbers: Work _____ Home _____ Cell _____

Primary Account Number: _____

I would like access to all of my accounts through *CSBank Online*, including any accounts I may open in the future. I understand that all individual and joint accounts listed under my Citizens State Bank portfolio number can be accessed by anyone I choose to give my *CSBank Online* access code and password to.

I accept the *CSBank Online* Internet Banking Agreement and Disclosure Statement and request that I be enrolled in *CSBank Online*. As stated in the *CSBank Online* Internet Banking Agreement and Disclosure Statement, I understand that I must use *CSBank Online* at least once every 90 days in order to remain activated on the Internet Banking system.

The undersigned acknowledges receipt of a complete copy of the *CSBank Online* Internet Banking Agreement and Disclosure Statement.

Applicant Signature

Date

Office Use Only

Original enrollment

Re-enrollment

Port # _____ Name Line # _____ Employee Initials _____

Date Access ID Sent _____ Date Password Sent _____

CSBANK ONLINE
INTERNET BANKING AGREEMENT AND DISCLOSURE STATEMENT

This agreement states the terms and conditions that apply when you use *CSBank Online* Internet 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. By signing an application form or by your initial access to *CSBank Online*, you agree to the terms and conditions of this agreement.

DEFINITIONS. "Bank", "Citizens State Bank", "we", "us" or "our" refers to Citizens State Bank, and "you" and "your" refers to each depositor, borrower, authorized signer, or authorized user for an account with Citizens State Bank.

SECURITY. *CSBank Online* transmits data using SSL (Secure Socket Layer) technology that supports 128-bit key encryption. If your browser does not support 128-bit encryption, you will not be able to access *CSBank Online*. Citizens State Bank's web server does not connect directly to the Internet. It is buffered from the Internet through the use of firewalls and a service provider interface. All access from outside the bank must go through these firewalls, which screens the requests and allows only valid http traffic to reach the server.

HARDWARE AND SOFTWARE REQUIREMENTS. To use *CSBank Online*, you must provide your own personal computer with Internet access. *CSBank Online* can be accessed through a basic web browser like Microsoft Internet Explorer or Netscape Navigator. We strongly suggest using the latest version available for your particular browser software, which is compatible with your operating system. Generally the latest versions provide the greatest overall security protection. You are responsible for selecting all systems, hardware and your Internet service provider, and for any defect, malfunction, or interruption in service or security due to hardware failure, your choice of Internet service provider and systems and computer services. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions, whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

VIRUS PROTECTION. Citizens State Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their computer and diskettes using a reliable anti-virus product to detect and remove any viruses found. An undetected or un-repaired virus may corrupt and destroy your programs, files and even your hardware. You may also unintentionally transmit the virus to other computers.

ENROLLMENT/APPLICATION FORMS. To establish *CSBank Online* service, you will complete an enrollment form evidencing your desire to access your accounts using *CSBank Online*. You may not designate any account that requires more than one signature for withdrawals. You must be an owner or authorized signer on each account you wish to access. Your signature on the enrollment forms constitutes your agreement to the terms of *CSBank Online*. If you close or delete all accounts designated for *CSBank Online*, you will no longer be able to use *CSBank Online*. For your protection, the *CSBank Online* enrollment form may not be submitted over the Internet.

ACCESS CODES (ID AND PIN). All *CSBank Online* transactions or inquiries must be initiated by use of your *CSBank Online* identification (ID) and personal identification number (PIN). We will assign you an ID and PIN after we have accepted your application. The first time you sign on *CSBank Online* you will be required to select a new PIN. We recommend you change your PIN every 90 days and may change your PIN more frequently. It is recommended that you do not use your social security number, birthdays, names, or other codes that may be easy for others to determine as your PIN. No bank employee will ever ask for your PIN, nor should you provide it to anyone unless you intend to allow that person access to your accounts.

YOU AGREE TO KEEP YOUR PIN CONFIDENTIAL. USE OF THE PIN BY YOU OR BY ANY OTHER PERSON WITH YOUR AUTHORIZATION WILL BE CONSIDERED THE SAME AS YOUR WRITTEN SIGNATURE AUTHORIZING US TO COMPLETE ANY TRANSACTION OR REQUEST COMMUNICATED THROUGH *CSBANK ONLINE*.

If you authorize another person to use your PIN, that person can use *CSBank Online* to view any information or initiate any transaction on any of the accounts to the same extent as you, including viewing information or initiating transactions on accounts to which that person does not otherwise have access. Therefore, sharing of your PIN is strongly discouraged by the bank, and done at your own risk. If a third party should gain access to the PIN, you are responsible for changing the PIN to deny the third party's access to your banking information. The bank shall have no liability to you in the event a third party should gain access to your PIN through no fault of the bank.

You should always exit *CSBank Online* after you finish viewing your accounts. Never leave your computer unattended while accessing *CSBank Online*. Left unattended, a third party may be able to access your accounts from your terminal without needing to use your PIN.

BUSINESS DAYS. *CSBank Online* is generally available 24 hours a day, 7 days a week. Transactions are processed and information updated on business days, which are Monday through Friday, excluding Federal holidays. We may perform regular maintenance on our systems or equipment, which may result in interrupted service.

We will attempt to provide notification in advance of interrupted service. Any *CSBank Online* transfer request received before our business cut-off hour of 6:00 p.m. Central Time will be processed on the same business day. Transfer requests received after the end of our business day will be processed on our next business day. (Please refer to our *CSBill Pay-e* agreement for business day hours related to bill payment transactions.)

CSBANK ONLINE SERVICES. You may use *CSBank Online* to perform any of the following services designated by you in the application, or subsequently added by you as provided below:

- View account balances
- View current transaction information
- View range of transactions
- View image of cancelled checks
- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Transfer funds from Home Equity line of credit to checking or savings
- Make payments from checking or savings to loan accounts with us

You may sign up for *CSBank Online* services by completing the *CSBank Online* enrollment form and returning it to any Citizens State Bank location, or by mailing it to Citizens State Bank, Attention Internet Banking Department, P.O. Box 66, Cadott, WI 54727. For your protection, the *CSBank Online* enrollment form may not be submitted over the Internet.

CITIZENS STATE BANK LOCATIONS - Member FDIC

MAIN OFFICE	DRIVE THRU	LAKE WISSOTA	CHIPPEWA FALLS
304 N Main Street Cadott, WI 54727 54729	505 S Main Street Cadott, WI 54727	17153 County Hwy J Chippewa Falls, WI 54729	15036 County Hwy S Chippewa Falls, WI
Ph: 715-289-4253	Ph: 715-289-4253	Ph: 715-720-3670	Ph: 715-726-2111

TRANSFER INFORMATION. In addition to any limitations described elsewhere, *CSBank Online* transfers are considered electronic funds transfers as defined in FDIC Regulation E. Some accounts have transfer limitations as described in "Your Deposit Account" disclosure provided to you at the time your account was opened and delivered again upon approval of your *CSBank Online* application. Any limitations that apply to your account(s) regarding deposits, transfers and withdrawals also apply through *CSBank Online*.

Your account must have sufficient funds in order for transfers to be completed. You can not post-date a transfer. Any *CSBank Online* transfer request received before our business cut-off hour of 6:00 p.m. Central Time will be processed on the same business day. Transfer requests received after the end of our business day will be

processed on our next business day. (The business cut-off hour for *CSBill Pay-e* transactions is 2:00 p.m. Central Time. Please refer to our *CSBill Pay-e* agreement for other information related to bill payment transactions.)

YOUR LIABILITY FOR UNAUTHORIZED OR ERRONEOUS TRANSFERS. Tell us AT ONCE if you believe your *CSBank Online* PIN has been lost or stolen, or if someone has transferred funds from your account through *CSBank Online* without your permission. Telephoning is the best way of keeping your possible losses down, although we may ask for a written notice. You could lose all of the money in your account, plus any linked accounts, if you fail or refuse to immediately advise us of unauthorized use of your PIN. If you tell us within 2 business days, you can lose no more than \$50 if someone used your PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN 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, you must 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. Refer to "Your Deposit Account" brochure for additional information on error resolution. IF YOU BELIEVE YOUR PIN HAS BEEN LOST OR STOLEN OR THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM AN ACCOUNT WITHOUT YOUR PERMISSION, CONTACT OUR BANK IMMEDIATELY BY CALLING 715-289-4253, OR WRITE TO CITIZENS STATE BANK, P.O. BOX 66, CADOTT, WI 54727.

ELECTRONIC MAIL (E-MAIL) SERVICE. You may use info@csbankcadott.com to send e-mail to us, which will be deemed received by us on the following business day. E-mail may not be used to make bank transfers between accounts. We will not be responsible for acting on or responding to any e-mail request until we actually receive your e-mail request and have had a reasonable opportunity to act. You should not rely on e-mail if you need to communicate with us immediately. If you need to contact us immediately to report an unauthorized use of your PIN, to report unauthorized access to an account, or for other immediate service, you should call us at 715-289-4253. You agree that we may respond to you by e-mail with regard to any matter related to *CSBank Online*. Any such e-mail sent to you by us will be considered received within three (3) calendar days of the date sent by us, regardless of whether or not you sign on to *CSBank Online* or your e-mail service provider within that time frame.

ACCOUNT INFORMATION AND PERIODIC STATEMENTS. You may use *CSBank Online* to receive, download, and store or print information regarding an account that is set forth in the statement for the account, along with any debits and credits made to the account. The information made available to you is posted data, it may not include transactions that have not yet been posted to your account for that

business day. Your usual periodic statement will still be mailed to you, and *CSBank Online* activity will appear on the statement.

BANK'S LIABILITY FOR FAILURE TO MAKE TRANSFERS. If you have given us all of the proper and timely instructions and have properly completed all fields to complete a transfer and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this agreement, we will be liable only for your direct losses or actual damages, except in the following instances:

- If, through no fault of ours, your account does not contain sufficient funds to make the transfer
- If the money in your account is subject to legal processes or other encumbrances restricting the transfer
- If any part of the *CSBank Online* internet banking system was not working properly and you knew about the breakdown when you started the transfer
- If circumstances beyond our control (such as fire or flood) prevent the transfer or use of *CSBank Online* despite reasonable precautions that we have taken
- If your PIN has been reported lost or stolen or if we have any other reason to believe that an electronic fund transfer may be erroneous or unauthorized
- If your operating system is not properly installed or functioning properly, or you experience an interruption in Internet service due to Internet service system failure.
- If you, any joint account holder, or an authorized signer on a deposit account has requested that we stop payment of the electronic fund transfer, or if the deposit account has been closed.
- If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse.
- If you have not properly followed the instructions for *CSBank Online*.
- NOT WITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS OR PAYING A BILL WILL BE TO CORRECT THE ERROR AND PAY ANY PENALTIES AND ASSOCIATED LATE CHARGES TO THE PAYEE, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO INTERNET SERVICE.

ACCOUNT INFORMATION DISCLOSURE. The circumstances under which we may provide information about your accounts to third parties are summarized in our current privacy notice. We provide a copy of this to all customers at account opening and annually thereafter.

FEES. *CSBank Online* is free of charge but must be used at least once every 90 days. Accounts inactive for more than 90 days will be deactivated from the internet banking system. There is no fee to re-enroll. We reserve the right to amend the fee structure from time to time. You will be notified of any change in fees associated with *CSBank Online*. Fees associated with deposit or loan accounts will be charged in accordance with rules found in "Your Deposit Account" brochure or your loan agreement.

TERMINATION. We may modify, suspend or terminate your privilege of using *CSBank Online* and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate *CSBank Online*, we will try to notify you in advance but are not required to do so. You will be notified as soon as practical. Any one person who can use the account accessible with *CSBank Online* may terminate *CSBank Online*. Termination shall not affect the rights and obligations of the parties for transactions made with *CSBank Online* before we have had a reasonable time to respond to your termination request. Requests to terminate *CSBank Online* services must be made in writing, in person or by mail.

THIRD PARTIES. You understand that support and services relating to *CSBank Online* are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service.

AMENDMENT. We may amend this agreement at any time. Notice will be sent to you at the current address we have in our files. Amendments will be effective upon the date indicated in the notice.

DAMAGES. THIS AGREEMENT STATES OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY AS IT RELATES TO *CSBANK ONLINE*. IN NO EVENT SHALL THE BANK OR ITS AFFILIATES BE LIABLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO ANY ACCESS TO OR USE OF *CSBANK ONLINE*, OR THE INSTALLATION, USE, OR MAINTENANCE OF YOUR PERSONAL COMPUTER HARDWARE, EQUIPMENT, SOFTWARE, OR ANY INTERNET ACCESS SERVICES.

WARRANTIES DISCLAIMER. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN ANY APPLICABLE AGREEMENT, YOU UNDERSTAND AND AGREE THAT YOUR USE OF *CSBANKONLINE* IS AT YOUR SOLE RISK AND THAT THE SERVICES AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES, ARE PROVIDED ON AN "AS IS" "WHERE-IS" AND "WHERE AVAILABLE" BASIS, AND ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE TO YOU. YOU ACKNOWLEDGE THAT THE BANK MAKES NO WARRANTY THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE UNLESS OTHERWISE STATED ON THE SITE OR IN ANY APPLICABLE AGREEMENT. TO THE FULLEST EXTENT PERMITTED BY LAW, THE BANK DISCLAIMS ALL REPRESENTATIONS,

WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ONLINE BANKING AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES.

GENERAL. This agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, "Your Deposit Account" terms and conditions. In the event of a conflict between this agreement and any other account rules and agreements that apply to your accounts, this agreement shall govern and prevail.

***CSBill Pay-e* BILL PAYING AGREEMENT DISCLOSURE**

This is your bill paying agreement with Citizens State Bank. You may use Citizens State Bank's bill paying service, *CSBill Pay-e*, to direct Citizens State Bank to make payments from your designated checking account to the payees you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the *CSBank Online* Banking Agreement and Disclosure Statement, account agreements, disclosures and other documents in effect from time to time governing your account (see "Your Deposit Account" brochure). "You" or "your" means each person who is authorized to use the service. "Payee" means anyone, including Citizens State Bank, you designate and we accept as a payee. "We" or "us" means Citizens State Bank.

HOW TO SET UP PAYEES/PAYMENTS

Payees and payments are set up online, using *CSBill Pay-e*. Complete and submit an enrollment form. Upon approval of your enrollment, when you want to add a new payee, log in to *CSBill Pay-e* and from the PAYMENTS tab, choose "Manage Payees", then "Add New Payee", or speak with a service representative. You may add a new fixed payment to a payee, only if the payee is on your authorized list of payees, and by accessing *CSBill Pay-e* and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using *CSBill Pay-e*. We reserve the right to refuse the designation of a payee for any reason. Each payee accepted will be assigned a payee code. You may pay almost any payee you wish, but there are a few restrictions. Some restrictions are: 1) The merchant must be located in the United States; 2) Payments may not be remitted to tax authorities or government and collection agencies; 3) Payments may not be remitted to security companies such as Ameritrade for stock purchases or trade taxing authorities and 4) Court directed payments are unauthorized (Alimony, child support, or other legal debts). In addition paying regular monthly bills, you can use *CSBill Pay-e* to send payments to your son/daughter in college, pay your local orthodontist, credit cards, charitable donations, etc. A payee is defined as anyone (company or individual) to whom you want to send money. We are not responsible if a bill payment can not be made due to incomplete, incorrect, or outdated information provided by you regarding a payee, or if you attempt to pay a payee that is not on your authorized payee list.

THE BILL PAYING PROCESS

Single Payments

A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the financial institution, is currently 2:00 p.m. CST. A single payment submitted after the cut-off time on the designated process date will be processed on the following

business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments

When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a nonbusiness date (generally weekends and certain holidays), it is adjusted based upon the following rules: * If the recurring payment's "Pay Backward" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date. * If the recurring payment's "Pay Backward" is not selected (or if the "Pay Backward" option is not available), the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date. Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date. For Single and Recurring Payments, YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE for each bill payment to reach the payee. Any bill payment can be changed or canceled, provided you access *CSBill Pay-e* prior to the cut-off time (11:30 a.m. CST) on the business day prior to the business day the bill payment is going to be initiated. You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to us. We reserve the right, without liability, to reject or reverse a bill payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the account and we have not exercised our right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree that we, at our option, may charge any of your accounts with us to cover such payment obligations. We reserve the right to change the cut-off time. You will receive notice if it changes.

LIABILITY

You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN). You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify us and arrange to change your PIN. You will be responsible for any bill payment you make that contains an error or is a duplicate of another bill payment. We are not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment. We are not liable for any failure to make a bill payment if you fail to promptly notify us after you learn that you have not received credit from a payee for a bill payment. We are

not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communication facility, and no such party shall be deemed to be our agent. In any event, we will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or *CSBill Pay-e*, even if we have knowledge of the possibility of them. We are not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond our reasonable control.

Amendment and Termination

We have the right to change this agreement at any time by notice mailed to you at the last address shown for the account with us. We are not responsible for any fixed payment made before we have a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by us on your behalf. Fees – Your *CSBill Pay-e* service is free for the first 180 days and thereafter, as long as you use *CSBill Pay-e* once every 180 days. You may originate an unlimited number of payments each month. An inactive fee will be charged and automatically deducted from your account on the 181st day of inactivity and once monthly thereafter.

Additional Charges for Customer Requested Services and Other Items

Written correspondence to payee \$10.00

Per proof of payment not necessitated by a dispute \$10.00

Payments returned due to customer error \$5.00

Overdraft fee \$20.00

Non-sufficient funds fee \$25.00

Inactive fee \$5.00 per month.

We reserve the right to charge you for research time involving payments no longer available in your history. You will be informed of any such charges before they are incurred.

CSBill Pay-e payments are processed by Electronic Fund Transfer (EFT). Please see the Electronic Fund Transfers Disclosure Statement in "Your Account Deposit" brochure you received when you opened your account, which discloses important information concerning your rights and obligations.

