



NetTeller Banking and Bill Pay Agreement and Disclosure

Introduction

This NetTeller Banking Agreement and Disclosure governs your use of NetTeller Banking. By using NetTeller Banking, you agree to all of the terms of this Agreement. Please read it carefully and keep a copy for your records.

Definitions

You or Your - The person(s) subscribing to or using NetTeller Banking.

We, Us, or Our - Refers to Stockgrowers State Bank (including Meade State Bank, a Branch of Stockgrowers State Bank) and any agent, independent contractor, designee, or assignee Stockgrowers State Bank may involve in the provision of NetTeller Banking.

Business Day - Any calendar day other than Saturdays, Sundays, or any federal holidays recognized by Stockgrowers State Bank. Bill payments are processed Monday through Friday that both the Federal Reserve Bank and the U.S. Postal system are operating and open for business.

Business Day Cut/Off - Stockgrowers State Bank bases its business day on the Central Time zone. For posting purposes, the Bank will process all NetTeller Banking transactions completed by 4:00 PM on Monday through Friday. NetTeller Banking

transactions completed after these times, including transfers, will be processed on the following business day except Saturdays, Sundays, and federal holidays

Privacy Policy | Stockgrowers State Bank understands how important privacy is to our customers. We have taken steps to insure your security and privacy for your personal and financial dealing with the bank. Stockgrowers State Bank Privacy Policy can be viewed from the www.stockgrowersbank.com website.

NetTeller Banking ID - Identification numbers or letters used to access NetTeller Banking. The identification number can be changed online by the NetTeller Banking customer and may contain both alpha and numeric characters.

NetTeller Banking PIN - Password associated with NetTeller Banking used to access NetTeller Banking. The password can be changed online by the NetTeller Banking customer and may contain both alpha and numeric characters.

About NetTeller Banking

Stockgrowers State Bank NetTeller Banking consists of an online banking website that provides a complete array of financial services to our customers. Stockgrowers State Bank allows customers to access their data with up to 90 days of full statements and complete transaction detail.

Our services are for authorized use by Stockgrowers State Bank customers only. Attempted unauthorized access is a violation of federal law and will be prosecuted to the full extent of the law.

You must have at least one eligible account with us. You must be the owner, or with prior approval, authorized signer, of the account(s). Your accounts must be in good standing. For Bill Payment services, you must have a checking account that will be designated as the account from which bill payments will be made.

You, or someone you have authorized by completing the Account Owner Authorization Release Form, can instruct us to provide information or perform transactions on any of your accounts for which you have enrolled for services including:

- a) Account information - information, including transaction history, about your accounts.
- b) Funds transfers - make transfers between your accounts.
- c) Bill pay - make current, future and recurring payments from an eligible personal Stockgrowers State Bank checking account.
- d) Download transactions - download information into certain personal financial software products.
- e) Other services - obtain other services or perform other transactions that we may authorize.

Application Process

The NetTeller Banking service requires that the customer complete the initial application process. This involves completing a written application and submitting it for approval at one of the Stockgrowers State Bank locations in Ashland or Meade. Once you complete the application, the NetTeller Banking department will verify the information you submitted for accuracy and authorizations. We will send you your NetTeller Banking ID through the mail, accordingly you will receive your NetTeller Banking PIN in a separate mailing at a later date.

Accounts

You may request to access any account that you are an owner, or an authorized signer. You may request access on other accounts listed on the NetTeller Banking account Authorization Release Form. If you desire services that allow you to initiate payments or transfers from the account, you will need the required withdrawal authority over the account to be able to complete the transaction. By using this service, you agree to maintain one or more accounts with us and to keep sufficient balances in any account to cover any transaction and fees that are ultimately approved by or related to the system. If the accounts added to this service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your NetTeller Banking ID and PIN are authorized unless we have been notified in writing to cancel this service.

Internet Security Information

Security is provided through multiple firewalls built into the system, as well as unique customer identifiers, personal identification numbers (PINs), encryption, and a requirement to use secure Web Browsers such as Netscape's Navigator or Microsoft's Internet Explorer. All transactions are secure.

Specifically, a firewall is a computer that acts as a guard between "outside" resources such as the Internet and "inside" company wide networks. Firewalls allow networks to connect to the Internet, but protect the network from unauthorized outside access. At no time in the process of NetTeller Banking do you actually have direct access to any computer inside the bank. The firewall serves as a go/between (or proxy) between you and the bank.



Encryption protects information sent on the Internet by scrambling it into a secret code that can only be decrypted by the intended recipients, in this case, Stockgrowers State Bank. If an unauthorized person intercepts an encrypted message, the message is meaningless.

Secure Socket Layer (SSL) is built into secure Web servers and other browser software. SSL secures transactions by providing a method for managing the encrypted information across the Internet, taking nonsecure information and making it secure for safe passage online. When your Web browser connects to a secure Web server using SSL, the browser displays a small padlock or key icon in the status bar at the bottom of the browser window. That way, you know when the data traveling back and forth between your browser and the vendor's website is being protected with SSL encryption.

One of the main security features guarding the use of the NetTeller Banking system is the unique combination of your NetTeller Banking ID and PIN. It is important that you keep your PIN confidential. We will not be liable for any losses resulting from your permitting other persons to use your NetTeller Banking ID and PIN to access the system.

In addition to the security measures described above, there may be other security notices posted on the website regarding security issues. It is your responsibility to read all applicable notices.

Log|On Security

Security is very important to the NetTeller Banking system. You agree that the account security is controlled by the NetTeller Banking ID assigned by us, together with the NetTeller Banking Personal Identification Number ("PIN") chosen and entered by you. You will be requested to change your PIN, answer challenge questions, and select a photo the first time you enter the NetTeller Banking service. The photo selected will be your signature photo and act as an additional level of security. If the photo does not appear on the screen, **DO NOT PROCEED. Notify the NetTeller Banking Department immediately.** You can change your ID and/or PIN at any time through the Options Menu section of the NetTeller Banking service. The NetTeller Banking system will require that you change your NetTeller Banking PIN every 365 days for security purposes. You agree that we are authorized to act on instructions received under your PIN. You are responsible for all transactions that you or any authorized user makes. If you have given someone your NetTeller Banking ID and want to terminate that person's authority, you must change your identification number and PIN or take additional steps to prevent further access by such person. You agree to protect the PIN and hold us harmless from unauthorized use. Upon three unsuccessful attempts to enter your PIN, your access to NetTeller Banking will be locked. To reestablish your authorization to use NetTeller Banking, you can answer the challenge questions, or you can contact us to have your account unlocked and your PIN reset. Any information downloaded by you to your financial or other software becomes your property and responsibility.

Lost or Stolen Access Codes or Unauthorized Access

Tell us AT ONCE if you believe your NetTeller Banking ID and/or PIN have been lost or stolen or you believe an unauthorized person is accessing your accounts. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your NetTeller Banking ID and/or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your NetTeller Banking ID and/or PIN, and we can prove we could have stopped someone from using your NetTeller Banking ID and/or 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, 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 of the unauthorized electronic fund transfers 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.

Cancellation of NetTeller Banking

Your NetTeller Banking may be cancelled at any time by Stockgrowers State Bank in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. You will remain responsible for all transactions approved by the system prior to the cancellation, and for any other fees associated with the service. After cancellation, service may be reinstated once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. In order to reinstate services, you must contact us.

Balance Inquiries, Bill Payments and Transfers Limitations

You may use NetTeller Banking to check the balance of your accounts and to transfer funds among your accounts. Stockgrowers State Bank currently limits the billpayment service to only Checking or NOW Accounts. There are no limits to the number of transfers or bill payments from your Checking or NOW Accounts. According to federal regulations, you may not make more than six (6) preauthorized, Personal Computer, telephone, automatic transfers, or bill payments from your Money Market Deposit Account or Savings Account during a given statement period.

Balances shown in your accounts may include deposits subject to verification by us. The balance may also differ from your records due to deposits in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. If you have further questions, you may contact us.

Preauthorized Payments

You have the right to stop payment, and the procedures for doing so are as follows. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write us at the telephone number or address listed below in the "Errors and Questions" section 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 will require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$25.00 for each stop payment order you give us.

Liability for failure to stop payment on 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.



Bill Payment Service

It is easy to pay bills online. Simply set up your Payees by entering necessary information to schedule a payment. We are able to process payments to payees that have a U.S. Postal address. Otherwise, there is no limit to whom you pay or how many payees you may establish. The Bill Payment service will also allow you to see a history of all the payments made from your accounts.

Your Bill Payment account must be a checking or NOW account. The daily limit for the total dollars of payments approved is governed by the system's available balance in the checking account selected for making the payment. You can withdraw up to the system's available balance as long as your account shows sufficient funds to cover your payments. The payment will normally be charged to your account on the business date that it is approved.

If for any reason a scheduled payment processed through the system is declined, it will automatically be rescheduled for the following business day. The system will notify you of this action by sending you a "message" that will appear the next time you log on to the system. The system will continue to attempt to pay the bill on the following business days until there are sufficient funds or you cancel or reschedule it.

Although payments may be scheduled for the current business day or any date in the future at any time, they will be processed twice a day at our cut/off times 12:00(noon) and 2:00AM CST on any business day Monday through Friday. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day. **Since we must forward the funds and billing information to the payee, some lead|time for payments is necessary.** (Our system assumes the payee/vendor will promptly process the payment on the business day it is received. Any delays caused by the payee/vendor would result in additional days before the payment would show on their records.) By using this service, you authorize us, and any third|party payment processing agent we may use, to choose whatever method we feel is the most effective method to process your transaction.

The time frames generally will be determined by the way the payment is sent to the payee. If we have to send a paper check in the U.S. Postal system, we typically suggest sufficient time as ten (10) business days prior to the payee receiving the payment for processing at their address. If the payee accepts the payment electronically, we generally define sufficient time as five (5) business days prior to the payee receiving the payment.

We reserve the right to refuse to make any payment you have directed. We are obligated to notify you promptly if we decide to refuse to complete your payment instruction. This notification is not required if you attempt to make payments that are prohibited under this agreement.

Our Liability for Incomplete Transactions

It is our responsibility to process all bill payments properly initiated through the NetTeller Banking system in accordance with this Agreement. We will be liable for damages, as defined in this Agreement, where the system caused a payment delay or failed to process a payment to be received by the payee/vendor by the tenth business day following the date your account was charged for the payment. Transfers will be processed within two business days of the completed transfer transaction. We will not be liable if any of the following occurs:

1. Funds are not showing on the system's available balance in your account that is to pay for the bill or transfer at the time of transaction.
2. Funds are subject to legal process or other encumbrances restricting the payment or transfer.
3. You had knowledge of or questions about the possible malfunction of the system when you initiated the transaction.
4. Any information provided by you about the Payee is incorrect.
5. There are any delays in the handling of the payment by the Payees.
6. Natural disasters (fire, flood, tornado, etc.) or other uncontrollable circumstances (mail delays, power failures, etc.) prevent proper completion and delivery of transactions.
7. Other applicable laws and/or regulations exempt us from liability.
8. It can be shown that the merchant or payee received the payment within the normal delivery timeframe and failed to process the payment through no fault of NetTeller Banking or our service providers.
9. It can be shown that the delay was caused by unusual mailing delays by the U.S. Post Office.

No Signature Requirements

When using this service to conduct transactions or to pay bills, you agree that we may debit your account to complete the banking transactions, pay bills, or honor debits you have not signed. When any payment or other on|line service generates items to be charged to your account, you agree that we may debit the designated account, or the account on which the item is drawn, without requiring your signature on the item and without any notice to you.

Documentation

Stockgrowers State Bank will not provide any receipt or documentation of any transfers other than the regular monthly statement associated with your bank account. Any transfer or bill payment will be accompanied with a corresponding confirmation or transfer number. You should print this confirmation number and use it to verify the transfer on your monthly statement.

Joint Account Holders

Each Bill Payment account may consist of either one individual account holder, or multiple (joint) account holders. The terms of this Agreement apply to all account holders enrolled in the Bill Payment service. In order to have joint ownership, all owners must be joint signers on the checking account linked to the Bill Payment service. Joint owners share the same Payee list, and are subject to the joint tenant rules contained in the Account Agreement and Signature Card for the checking account. Either account owner may close the Bill Payment service.

Errors and Questions

In cases of errors or questions concerning transactions completed with NetTeller Banking, do one of the following as soon as possible:

1. Telephone NetTeller Banking service support. Ashland 620|635|4032 or 800|772|2265 Meade 620|873|2123



2. Write to NetTeller Banking Department, Stockgrowers State Bank, P.O. Box 458, Ashland, Kansas, 67831 or Meade State Bank, 203 N Fowler, PO Box 250, Meade, Kansas, 67864

We must hear from you within 60 days after the FIRST statement or notification in which the error or problem appeared was mailed. Please include the following information:

1. Name
2. Account Number and your NetTeller Banking ID
3. Description of the error or what you are unsure about, plus an explanation of why you believe it is an error or why you need more information.
4. Tell us the amount of the error.
5. For a Bill Payment error tell us;
 - Checking account number used to pay the bill
 - Payee name
 - Date the payment was sent
 - Confirmation number
 - Payment amount
 - Payee's account number for the payment in question.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you we 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 (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have 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 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 documentation that we used in our investigation.

Disclosure of Account Information to Third Parties

Information to third parties about your account(s) or the transaction(s) you make will only be disclosed if at least one of the following applies:

1. It is necessary to complete a transaction.
2. To verify the existence and condition of your account to a third party such as a credit bureau.
3. To comply with a governmental agency or court order.
4. If permission is given to us by you, which we will require it to be in writing.
5. To collect information for internal use, the use of our service providers, and our servicing agents and contractors concerning our electronic funds transfer service.
6. Where otherwise required or permitted under state or federal laws and/or regulations.

Virus Protection

Stockgrowers State Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their personal computer and diskettes using a reliable virus product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

Termination

You may terminate the use of Internet Banking by contacting Stockgrowers State Bank in writing by mail or personal delivery to Stockgrowers State Bank. If your account is closed or restricted for any reason, NetTeller Banking accessibility will automatically terminate.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Kansas. The parties hereby consent to service of process, personal jurisdiction and venue in the courts of general jurisdiction of Ashland, Kansas or Clark County, Kansas with respect to any action or proceeding brought to enforce any liability or obligation under this agreement.

Assignment

You may not assign this agreement to any other party. We may assign or delegate, in part or whole, to any third party.

Amendments

We may amend terms and conditions of this agreement, in whole or part, at any time within 30 days written notification prior to the change taking effect. If you do not agree with the change(s), you must notify us in writing prior to the effective date to cancel your access. Amendments or changes to term(s) or condition(s) may be made without prior notice if it does not result in higher fees, more restrictive service use, or increased liability to you.

Entire Agreement

This Agreement supplements any other agreements or disclosures related to your account(s), including the Deposit Account Agreement and Disclosures. If there is a conflict between this Agreement and any others, or any statements made by employees or agents, this agreement shall supersede.

