

BANK OF LUXEMBURG ONLINE BANKING AND BILL PAY AGREEMENT

This agreement states the terms and conditions that apply when you use Bank of Luxembourg's Online Banking and Bank of Luxembourg's Bill Pay Services. These terms and conditions are in addition to those that apply to any accounts you have with Bank of Luxembourg or any other services you obtain from Bank of Luxembourg. You must also follow all of the instructions and procedures applicable to the services covered by this agreement for Bank of Luxembourg.

"You" and "your" mean each person who establishes an Online Banking Customer Account with Bank of Luxembourg or who uses or is authorized to use an Online Banking identification number and password or other means of access Bank of Luxembourg establishes or approves. The term "Online Banking" means Bank of Luxembourg services allow you to make payments, transfer funds, access accounts, obtain information and perform other transactions over the Internet by use of a personal computer and modem and/or other means Bank of Luxembourg authorize or allow.

Username and Password

Anyone to whom you give your Online Banking identification password or other means of access will have full access to your accounts even if you attempt to limit that person's authority.

Online Funding Account

You may not designate any account that requires more than one signature for withdrawals. You must be the owner of this account.

Online Banking Transactions

You, or someone you have authorized by giving them your username and password or other means of access (even if that person exceeds your authority), can instruct Bank of Luxembourg to perform the following transactions:

- Make Funds Transfers between your qualifying accounts to the extent authorized*
- Obtain information that Bank of Luxembourg makes available about your qualifying accounts
- Obtain other services or perform other transactions that Bank of Luxembourg authorizes

*Funds Transfers from your Accounts will be processed on the date for which you schedule such transfers, if you do so before the transfer cutoff time. The transfer cut off time can be found on the Make a Transfer page. If you schedule a Funds Transfer after the cutoff time, we will process it the next Business Day. For purposes of this Agreement, a "Business Day" shall mean any day Monday through Friday, except federal banking holidays. If the date for which you schedule a transfer falls on a day that is not a Business Day, we will process your transfer the next Business Day.

Limits on Online Banking Transactions

You must have enough available money or credit in any account from which you instruct Bank of Luxembourg to make a payment or transfer. If any of your qualifying accounts are money market or savings accounts, certain types of withdrawals from those accounts, including payments and transfers, are limited to a total of

no more than six (6) in any specified period. The specified period for money market and savings accounts is the monthly statement period. The kinds of withdrawals covered by this limitation are those made by means of preauthorized or automatic transfers and payments or telephone agreement. You also agree to the "Terms & Conditions of Your Deposit Account" that you received when you opened your deposit account. You can request another one of these at the time you fill out your Online Banking Application.

Bank of Luxemburg's Liability for Failure to Complete Payments or Transfers

If Bank of Luxemburg does not complete a payment or transfer on time or in the correct amount according to the agreement you have with Bank of Luxemburg, then Bank of Luxemburg will be liable for your losses and damages. However, there are exceptions. Bank of Luxemburg will NOT be liable for instance:

1. If, through no fault of Bank of Luxemburg, you do not have enough available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if Bank of Luxemburg reverses a payment or transfer because of insufficient funds.
2. If any payment or transfer would go over the credit limit of any account.
3. If your equipment or Bank of Luxemburg was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
4. If you have not given Bank of Luxemburg complete, correct or current account numbers or other identifying information so that Bank of Luxemburg can properly credit your account or otherwise complete the transaction.
5. If you do not properly follow Bank of Luxemburg instructions or if you provide Bank of Luxemburg with wrong or inaccurate information or fail to correct or tell Bank of Luxemburg about any inaccuracy of which you are aware.
6. If you do not instruct Bank of Luxemburg soon enough for your payment or transfer to be received and credited by the time it is due.
7. If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim restricts the transaction.
8. If circumstances or persons beyond the control of Bank of Luxemburg prevent, delay, intercept or alter the transaction, despite reasonable precautions that Bank of Luxemburg has taken.

Business Days

Bank of Luxemburg's Online Banking service is generally available 24 hours a day, 7 days a week. However, Bank of Luxemburg only processes transactions and updates information on business days. Online Banking may be unavailable at certain times when computer systems require upgrades, maintenance or major events occur such as: earthquakes, fires, floods, tornados, computer failures, interruptions in telephone service, or electrical outages. We will make all reasonable efforts to ensure the availability of Online Banking. However, we are in no way liable for the unavailability of all or any portion of Online Banking.

Statements

Your Online Banking payments and transfers will be indicated on the monthly or quarterly statements Bank of Luxemburg provides or makes accessible to you for the Internet Funding Account. You agree to notify Bank of Luxemburg promptly if you change your address or if you believe there are any errors on unauthorized transactions on any statement, or statement information.

Your Liability

Each of you agrees, for yourself, to the terms of this account & the schedule of charges that may be imposed. You authorize Bank of Luxemburg to deduct these charges as accrued directly from the account balance. You are liable for all transactions that you or any of you make or authorize, even if the person you authorize exceeds your authority. The Bank is entitled to act upon instructions received through any Online Banking Service under your username and password and without inquiring into the identity of the person using the username and password. However, you agree that you will not, under any circumstances, disclose your username and password by telephone or any other means to any person. You acknowledge that no person from the Bank will ever ask for your username and password, that Bank employees do not need and should not ask for your username and password. You agree never to provide your username and password to anyone, including anyone claiming to represent the Bank. You are liable for all transactions made or authorized using your username and password. The Bank has no responsibility for establishing the identity of any person or determining the validity of any transaction.

You agree that if you give your username and password to anyone or fail to safeguard its secrecy, you do so at your own risk since anyone with your username and password will have access to your accounts. You agree to notify the Bank immediately in the event your username and password is lost or stolen or is otherwise compromised. At any time, you may ask the Bank to disable your username and/or password.

You hereby indemnify and release the Bank from any and all liability and agree not to make any claim against the Bank or bring any action against the Bank honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account or when you have provided your username and password to that person. You agree to reimburse the Bank for any losses it suffers or any damages, injuries, costs or expenses it incurs (including attorney's fees) as a result of the Bank's honoring or allowing transactions on the account where the username and password was used. The limitations of liability set forth in this Agreement are subject to, and limited by any state or federal law to the contrary.

Unauthorized Transactions or Loss or Theft of Your Online Banking Identification Number or Password

If you believe your Online Banking username and password or other means of access have been lost or stolen or that someone has used them without your authorization, write Bank of Luxemburg at 630 Main Street, Luxemburg, WI 54217 or call Bank of Luxemburg immediately at (920) 845-2345 during normal business hours. After hours you may email Bank of Luxemburg at deposits@bankoflux.com. A bank representative will contact you upon your notification during normal business hours. Because email is not secure from being read by anyone, do not include any of your account or Social Security numbers within your email. Bank of Luxemburg will need your name, address, and brief message as to the situation included in the email notification. Promptly contacting Bank of Luxemburg is the best way to reduce your possible losses; however, Bank of Luxemburg must still be notified in writing.

Bill Pay Authorization and Agreement

I authorize Bank of Luxemburg to post the payment transactions generated from the Bill Pay funding account I so indicate. I understand that I am in full control of my Bill Pay account. If at any time I decide to discontinue service, I will notify Bank of Luxemburg. I understand that I may incur monthly fees unless I have a combination of a checking and savings account with Bank of Luxemburg. Refer to Bank of Luxemburg's current Fee Schedule for fees associated with the Bill Pay Service. Any monthly fees associated with the Bill Pay

Service will be charged to your primary funding account on the monthly anniversary date that you agreed to for your Bill Pay Agreement. My use of the Bill Pay service signifies that I have read and accepted all the terms and conditions of the Online Account Agreement and Disclosure Statement.

Bank of Luxemburg will process payments on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed, provided the payment request is received prior to the cut-off time set by Bank of Luxemburg, which is currently 3:00 p.m. CST. Bill Pay requests received after the business day cut off time or at any time on a non-business day will be processed on the next business day. Bank of Luxemburg reserves its right to change the cut-off time by giving you notice if it changes. I understand that payments may take up to seven (7) days to reach the payee and they will be sent either electronically or by check. Bank of Luxemburg is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds, (NSF fee), or other conditions that may prevent the withdrawal of funds from my account. Once the Bill Pay payment has been submitted, you are unable to place a stop payment on any electronic payment order.

You must allow at least five (5) business days, prior to the due date, for each bill payment (one-time or recurring) to reach the merchant. It is the responsibility of the subscriber to schedule one-time and recurring payments. Due to circumstances beyond our control, some merchants take longer to post payments than others. We suggest sending your first payment seven (7) business days in advance of the Due Date. After your first payment has posted you will have a better understanding of how much time to allow for each merchant.

Text Banking

Text Banking provides the ability to send certain text message commands to obtain account balances or view account activity history concerning your eligible accounts. You must use the Mobile Banking Center within Online Banking to enroll in Text Banking. Enrollment requires identification of the users mobile phone number. The user will receive a SMS code for verification. Text Banking services may not be encrypted and may include personal or confidential information about you, such as your account activity or status. Message and data rates may apply. Customers will be allowed to opt out of this service at any time. Text C to 49794 to view a list of commands.

Change in Terms and Condition

Bank of Luxemburg may change any of the Agreement at any time. If the change would result in increased fees for any system service, increased liability for you, fewer types of available electronic funds transfers, or stricter limitations on the frequency or dollar amount of transfers, Bank of Luxemburg agrees to give you a notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or Bank of Luxemburg electronic fund transfer system. Bank of Luxemburg will post any required notice of the change in terms on Bank of Luxemburg's website or forward it to you by email or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or Bank of Luxemburg electronic fund transfer system, Bank of Luxemburg will determine if notification is necessary. Your continued use of this service indicates your acceptance of the change in terms. Bank of Luxemburg reserves the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

In Case of Errors or Questions About Your Electronic Transfers, including Bill Pay, contact Bank of Luxemburg as soon as you can, if you think your bank statement is wrong, or if you need more information about a transfer on your bank statement.

Bank of Luxemburg must hear from you no later than 60 days after Bank of Luxemburg sends the first statement upon which the problem or error appeared. When you contact Bank of Luxemburg:

1. Tell Bank of Luxemburg your name and account number.
2. 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.
3. Tell Bank of Luxemburg the dollar amount of the suspected error.

If the suspected error relates to a bill payment made via the Online Banking service, tell Bank of Luxemburg the account number used to pay the bill, payee name, the date the payment was sent, payment amount and the payee account number for the payment in question.

If you provide oral notice you may be required to send in your complaint or question in writing within (ten) 10 business days.

Bank of Luxemburg will communicate to you the results of the investigation within ten (10) business days (20 business days if the transfer involved a new account) after you contact Bank of Luxemburg and Bank of Luxemburg will correct any error promptly. If Bank of Luxemburg needs more time, however, Bank of Luxemburg 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 Bank of Luxemburg decides to do this, Bank of Luxemburg will provisionally credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes Bank of Luxemburg to complete the investigation. If you fail to put your complaint in writing and Bank of Luxemburg does not receive it in written form within ten (10) business days, Bank of Luxemburg may not provisionally 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 Bank of Luxemburg before this account is opened.

If Bank of Luxemburg comes to the decision that there was no error, Bank of Luxemburg will send you a written explanation within three (3) business days after Bank of Luxemburg finishes the investigation. You may request copies of the documents that Bank of Luxemburg used in the investigation. If Bank of Luxemburg has made provisional credit, a corresponding debit will be made from your account.

Hardware and Software Requirements

Your Online Services are supported by most modern browsers. For a list of supported browsers, click on the Hardware and Software Requirements link on the Online Banking sign on page. Your browser will need both JavaScript and cookies enabled to access and operate Online Services.

Computer Virus Information

It is possible to contract a computer virus by using the Internet or materials downloaded from it. We attempt to keep our Site virus free, but we cannot assure you that the Site and any software or other information downloaded will be virus free. We are not responsible for any electronic virus related problems that may be associated with the use of Online Banking.

Termination of Online Banking

If you cancel Online Banking, all future Bill Pay payments, Mobile Banking services, Text Banking, transfers, alerts, and electronic statements using Online Banking at the time you cancel your enrollment will be terminated. We reserve the right to terminate your use of Online Banking at any time and for any reason. If you request to cancel Online Banking, you must cancel all future Bill Pay payments and transfers using Online Banking at the time you cancel your enrollment. If you do not access your accounts via Online Banking for any consecutive six (6) month period, Bank of Luxemburg reserves the right to disconnect your service(s) without notice.