

INTRODUCTION

This section addresses the terms and conditions which apply when you use the Bank's Electronic Funds Transfer (EFT) services. It also explains your liability in using these services. All other terms and conditions for your account will also apply.

DEFINITIONS

ACCOUNT(S) — Means your deposit account(s) at the Bank.

BUSINESS DAYS — Means the business days when the Bank's branches are open, Monday through Friday. Federal bank holidays are not included.

ELECTRONIC FUNDS TRANSFER — Means any transfer of funds that is started through an electronic terminal or magnetic tape for the purpose of ordering, instructing, or authorizing us to debit or credit your account. The term includes, but is not limited to, pre-authorized electronic funds transfers (such as direct deposit of Social Security payments). The term does not include payments by check, draft, or similar paper instructions at an electronic terminal or elsewhere.

RULES — Means the Bank's rules for its accounts, including those rules about the use of Electronic Funds Transfer services.

AGREEMENTS

When you use our Electronic Funds Transfer services you give us the right to obtain payment of any funds you may owe us as a result of the transaction. Such a payment may be obtained from funds you have on deposit with us. This is in addition to any other rights we may have.

DOCUMENTATION OF TRANSACTION(S)

We will send you a statement showing all activity in your account(s) each month that an EFT occurs. The statement will be mailed to the address shown on our records.

Terminal Transfers: You can get a receipt at the time you make any transfer to or from your account using an ATM or point of sale terminal. However, a receipt may not be provided if the amount of the transfer is \$15 or less. All ATM's that we own or operate are identified as our machines.

PREAUTHORIZED CREDITS

If you have arranged to have regularly scheduled (at least every 60 days) electronic transfers to or from your account by the government or the same person or company, you can call us to find out if the deposit was made. For Social Security payments, please call us on or after the third of the month, to confirm if that month's payment has been received. (If the third of the month is a Saturday, Sunday or legal holiday, you may call the prior business day). You can call us at: (618) 566-2343

ERRORS, OMISSIONS, OR QUESTIONS

If you believe there is an error or omission on your statement or receipt or if you need more information about a transfer listed on the statement or receipt, call us or write us at:

101 W. Main Street— Mascoutah, IL 62258— (618) 566-2343

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. (If travel or hospitalization or other good reason kept you from telling us, we may extend the time period). When you call or write, you must tell us:

1. Your name and account number.
2. The error or transfer you are unsure about and why you believe it is an error or why you need more information
3. The dollar amount of the suspected error.

If you tell us orally, we may require that you also send us your complaint or question in writing within 10 business days.

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 you the FIRST statement on which the problem or error appeared. Tell us your name and account number (if any). Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation within 10 business days (10 business days if the transfer involved a point of sale transaction or a foreign initiated transfer) 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 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 (10 business days if the transfer involved a point of sale or a foreign-initiated transfer) for the amount you think is in error, so that you have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

ALL TRANSACTIONS

If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. The Bank's record of your account is the one that will be binding if there is a difference between the Bank's record and your statement.

THIRD PARTY DISCLOSURE

We may disclose information about your account or transactions to third parties in the following circumstances: When it is necessary to complete transactions or resolve errors involving your account; To verify the existence and condition of your account to third parties such as a credit bureau or merchant; To comply with legal process, such as orders or subpoenas from government agencies or courts; When you give your written permission to us or the person asking for the information.

FAILURE TO COMPLETE AN ELECTRONIC FUNDS TRANSFER

You agree to maintain sufficient collected funds in your account to cover any authorized transfers, or payments. If you do not have sufficient funds in your account there may be a charge for each transaction that we are unable to process or that we process against uncollected funds. The bank will make every effort to assure that your deposits, transfers, and withdrawals are made quickly and correctly. If you request that we automatically transfer funds on a specific date, we will make one attempt to electronically transfer the funds on that date. If sufficient funds are not available, the transfer will not be completed. If we do not complete a transfer to or from your accounts on time or in the right amount, according to our agreement with you, we are liable for your losses or damages (as provided by law). However there are some exceptions. We will not be liable, for instance, if: We do not receive sufficient information to complete the transaction. Through no fault of ours your account does not contain enough available funds to complete the transaction. Your account is frozen because your co-depositor notified us of a dispute between you. Your account is frozen because of a court order, legal process or other claim. Your account has been closed. Some other problem prevents us from completing the transaction the way you requested, and we are unable to correct the problem and complete the transaction later. The delay causes you no losses or damages which you can prove in court. Circumstances beyond our control (such as fire, flood, labor dispute, power or computer failure) prevent us from completing the transaction, despite reasonable precautions we have taken. If the ATM where you are making the transfer does not have enough cash. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

BANK'S LIABILITY FOR FAILURE TO STOP PAYMENT

If we agreed in advance to make regular payments out of your account, you can order us to stop any of these payments by calling us at least three (3) business days before the payment is due to be made. If you give us this notice in less than the required time, the Bank may, at its discretion, honor your request— but it is not obligated to do so. If you place your stop payment order by telephone, we will also require you to put your request in writing and get it to us within 14 days after your call. Otherwise your oral request will expire. Unless you tell us that all future payments to the recipient are to be stopped, we will treat your stop payment request concerning the one particular payment only. If you wish to stop all future payments to that recipient, you must revoke the authorization you gave to the party to transfer funds from your account and provide us with a copy of your signed revocation. We will charge you a fee for each stop payment order you give us. If you change your mind after the stop payment order is on file, we may charge you a fee to cancel it.

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 the losses or damages. To place or cancel a stop payment order, call us or write us at:

101 W. Main Street— Mascoutah, IL 62258— (618) 566-2343

NOTICE OF VARYING AMOUNTS

If the preauthorized payments out of your account will vary in amount, the person you are going to pay will tell you when the payment will be made and how much the payment will be. You will receive this information 10 days before each payment is due. 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.

FUTURE CHANGES AND CANCELLATIONS

We have the right to change this agreement, and will notify you in writing at least 21 days before the effective date of any change that will increase any fees or charges or your liability, reduce the electronic funds transfer services available to you or place stricter limits on the frequency of transactions.

TYPES OF TRANSFERS

ELECTRONIC DEPOSITS/WITHDRAWALS

You can arrange to have certain recurring transactions automatically deposited to your account. Examples of this service include the direct deposit of social security payments, other government payments and the direct deposit of your wages or salary.

You can arrange to have recurring transactions automatically paid from your account. For example, you can arrange to have life insurance premiums paid automatically. All preauthorized withdrawals will be honored unless a stop payment is issued.

You may make a purchase or pay a bill using a check that is converted by the payee into an electronic fund transfer. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

You can also pay for goods and services from some merchants by providing account information by telephone or via the Internet.

If you have arranged to have direct deposits or withdrawals on your account, those transactions will show on your account statement. If you would like to verify a transaction prior to the issuance of your statement, you may do so by calling (618) 566-2343.

ATM/DEBIT CARD DISCLOSURES

You may use your card to:

1. Withdraw cash from your checking or savings account.
2. Pay for purchases at places that have agreed to accept the card.
3. Purchase products which may be available at the ATM machines (such as stamps or prepaid telephone cards)

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

Limitations on Dollar Amounts and frequency of transactions:

1. You may make a total of \$1,000.00 in cash withdraws from each account, each day.
2. You may make a total of \$2,500.00 in debit card/point of sale transactions from your checking account each day.

ONLINE BANKING

You may complete the following transactions through Online Banking:

1. Transfer funds between your deposit account(s).
2. Make balance and history inquiries on your deposit account(s).
3. Pay bills from your eligible checking or money market account(s).

There are no limitations on the amounts of transfers between your accounts. Limitations on the amounts of your bill payments are provided in the Online Banking Agreement. Sufficient available funds must be maintained in the account and no account restrictions may be active to process transfers from the account. Additional information about Online Banking Service is provided in the Online Banking Agreement.

FEES AND CHARGES

We will not charge when you use an ATM not operated by us, you may be charged a fee by the ATM operator or any network used to complete the transfer. (You may be charged for a balance inquiry). We will not charge you for using a First Federal Savings Bank ATM Machine. We will charge you \$10.00 to replace a lost or stolen card. We will charge you \$10 for an extra card.

NOTICE REGARDING ATM FEES BY OTHERS

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by any automated transfer network.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS

Generally, tell us at once if you believe your card and/or code 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 of the money in your account. If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your card and/or code without your permission. Also, 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 \$500.00. Also, if your statement shows transfers made with your card and/or code 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 money you lost after the 60 days if we can prove that we could have stopped someone from taking money if you had told us in time.

If you believe your card or code has been lost or stolen, call (618) 566-2343 during business hours, or (800) 264-5578 after hours, or write to us at 101 W Main St, Mascoutah IL 62258. You should also call the number or write to the address listed if you believe a transfer has been made using the information from your check without your permission.

Additional Limits on Liability for Debit Card/POS Transactions

You will not be liable for any unauthorized transactions using your MasterCard debit card if: (1) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (2) upon becoming aware of a loss or theft, you promptly report the loss to us. If the transaction does not meet these conditions, these limits with respect to unauthorized transactions may be exceeded to the extent allowed under applicable law (see **Consumer Liability for Unauthorized Transfers** paragraph above).

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Transfers from a savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to 6 per month. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by the financial institution. By signing the signature card, customer acknowledges receipt of a copy of this notice.