

Citizens Savings Bank Online Banking Agreement and Federal Disclosure

This Agreement governs the use of Citizens Savings Bank's Online Banking Service, jointly referred to as the "Service," provided by Citizens Savings Bank. By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the Citizens Savings Bank account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Financial Institution. "You," "your," and "yours" mean the person(s) using the Service. "We," "our," "us," and "Financial Institution" refer to the individual Financial Institution, Citizens Savings Bank, that holds your account(s).

Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

Required Equipment

In order to use the Online Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser (either Firefox 3.0 or higher, Microsoft Internet Explorer 7.0 or higher), a User ID and an Online Banking Password.

You are responsible for the installation, maintenance, maintaining appropriate security, and operation of your Computer, browser and the software, including but not limited to, virus and spyware protection, operating system and application updates, and firewalled internet connection. Citizens Savings Bank is not responsible for any errors or failures from any malfunction of your Computer, the browser or the software. Citizens Savings Bank is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

The Service

To use Online Banking, you must have at least one Citizens Savings Bank account and an Online Banking Password. Through Online Banking, you will have access to any of your Citizens Savings Bank deposit accounts or loan accounts. Citizens Savings Bank reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances.

Description of Online Banking

The Service allows you to perform some or all of the following functions from your Computer:

Online Account Access Functions and Limitations of Transfers

You may use Online Banking to (a) transfer funds between your accounts; (b) obtain account balances; (c) obtain history and transaction information on your accounts; and (d) obtain loan account balance information. These features are limited to the extent' and subject to the terms, noted below.

i. Your ability to transfer funds between certain accounts is limited by federal law and the Deposit Agreement. You should refer to the Deposit Agreement for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Online Banking Service are counted against the permissible number of transfers described in the Deposit Agreement.

ii. There may be at least a one-business-day delay in transferring funds between your accounts. Except as provided in this Agreement, all Online Banking transaction instructions received by 6:00 p.m. CST will be completed that business day. Any instruction received after 6:00 p.m. CST may be completed the next business day.

Password and Security

Your Online Banking Password is required to access Citizens Savings Bank's Online Banking functions. You agree not to give or make available your Password to any unauthorized individual. If you believe your Password has been lost or stolen, someone has attempted to use the Online Banking Service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money without your permission, you must notify Citizens Savings Bank immediately at (985) 735-6555 during regular business hours. Citizens Savings Bank does not maintain a record of your Password. If you lose or forget your Password, contact Citizens Savings Bank immediately so that you may select a new confidential Password.

Your Liability for Unauthorized Transfer

Tell us AT ONCE if you believe your account information and/or Password have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts. If you believe your account information and/or Password has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your account information and/or Password without your permission. If you do NOT tell us within two (2) business days after you learn of the

loss or theft of your account information and/or Password, and we can prove we could have stopped someone from using your account/and or Password without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may not get back any money you lost after the sixty (60) days, if we can prove that we could have stopped someone from taking the money if you had told us in time.

Errors and Questions

Telephone us 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. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include:

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

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will generally tell you the results of our investigation within ten (10) business days of the receipt of your complaint or question (twenty (20) business days if the transaction involved an account opened within the past thirty (30) days). If we need more time, however, we may take up to forty-five (45) days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Data Recording

When you access Online Banking to conduct transactions, the information you enter may be recorded. By using Online Banking, you consent to such recording.

No Signature Required

When using Online Banking to conduct transactions, you agree that the Financial Institution may debit your account to complete the transactions, or honor debits you have not signed.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If you give us written permission.

Charges

You will not be charged for the "view accounts", or "transfer funds" features of Citizens Savings Bank's Online Banking. NOTE: Your accounts and loan accounts are still subject to the fees, charges, balance requirements, etc. articulated in the Deposit Agreement and Loan Agreement.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by Citizens Savings Bank from time to time. In such event, the Service shall send notice to you at your address of record or by secure electronic message via the Citizens Savings Bank Online Banking service. Any continuation of Online Banking after Citizens Savings Bank sends you a notice of change will constitute your agreement to such change(s). Further, Citizens Savings Bank may, from time to time, revise or update the Citizens Savings Bank program, services, and/or related material rendering such prior versions obsolete. Consequently, Citizens Savings Bank reserves the right to terminate this Agreement as to all such prior versions of the Citizens Savings Bank programs, services, and/or related material and limit access to Citizens Savings Bank's more recent versions and updates.

Address Changes

You agree to promptly notify Citizens Savings Bank customer service in writing of any address change. Changing your address on the Service does not automatically update your address of record at Citizens Savings Bank. Similarly, updating your address at Citizens Savings Bank does not automatically update the address on the Service.

Termination or Discontinuation

The use of Online Banking does not require enrollment on your behalf; therefore, termination of Online Banking by you is done by not accessing or using the Service. However, any transactions or payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitation

Citizens Savings Bank reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. Citizens Savings Bank is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to pay tax or court-related payments or payments outside the United States and its possessions/territories (American Samoa, Guam, Marshall Islands, Micronesia, N. Mariana Islands, Palau, Puerto Rico and the Virgin Islands), which are prohibited under this agreement.

Disputes

In the event of a dispute regarding Online Banking, you and Citizens Savings Bank agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and Citizens Savings Bank, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and Citizens Savings Bank relating to the subject matter of this Agreement. If there is a conflict between what one of Citizens Savings Bank's employees says and the terms of this Agreement, the terms of this Agreement have final control.

Cancellation and Revocation of ACH Loan Payment Authorization

You may cancel a scheduled loan payment initiated from an external account through Online Banking or by contacting the Bank. You may also revoke your authorization for future recurring loan payments from an external account by contacting the Bank. To ensure cancellation or revocation, your request must be submitted through Online Banking or received by the Bank no later than two (2) business days before the scheduled date the loan payment is to be processed and before the applicable cutoff time. Any request received after this deadline may not be honored because the payment may already be in process.

Assignment

You may not assign this Agreement to any other party. Citizens Savings Bank may assign this Agreement to any present or future, directly or indirectly, affiliated company. Citizens Savings Bank may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

Citizens Savings Bank shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Citizens Savings Bank. No delay or omission on the part of Citizens Savings Bank in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the jurisdiction in which Citizens Savings Bank is located and by applicable Federal laws and regulations.

Federal Disclosure

You agree to accept this disclosure online rather than a paper disclosure. We recommend you print the entire Agreement and Disclosure for your records. If you are unable to print this, please request a paper disclosure to be mailed to you.