



NBPweb Internet Banking Agreement

This NBPweb Internet Banking Agreement states the terms and conditions of National Bank of Petersburg's Internet banking service ("NBPweb") offered by the National Bank of Petersburg. Each time you access your account through the NBPweb, you confirm your Agreement to these terms.

Available Services

You will have the following options to choose from on NBPweb depending on the level of service which you request:

- View account balance information and transaction history
- Transfer money between your eligible accounts
- Arrange for automatic monthly transfers from one Bank account to another
- Electronic Statements
- Online Bill Payment

NBPweb Banking Accounts

You must have a checking account with us and a valid e-mail address to be able to access NBPweb. The checking account will be your primary on-line banking account. Service fees, if any, will be charged to your primary account. You can add or delete other deposit or loan accounts which you have with us to make them accessible through NBPweb. We reserve the right to refuse to allow certain accounts to be linked to NBPweb.

No Signature Requirement

When any payment or other online service generates items to be charged to your account, you agree that we may debit your designated account without requiring your signature on the item and without notice to you.

Accessing NBPweb

Access to NBPweb will be made through your personal computer. You must use a login ID and a password to access NBPweb. When you enroll, we will assign a temporary password that will give you initial access to NBPweb. That password must be changed the first time you log on to NBPweb. We may act on any NBPweb instruction that is accompanied by your login ID and password. You should not disclose your login ID or password to anyone. You are responsible for keeping your login ID and password confidential and for the results of others gaining access to your login ID and password. In the event that you forget your password, please contact us and we will assign a new one to you. We suspend a login ID's access to NBPweb if there are three unsuccessful attempts to enter a password.

Hours of Operation

NBPweb will normally be available for your use seven days a week, 24 hours a day. There may be times when all or part of NBPweb is unavailable due to system

maintenance or circumstances beyond our control. We are not responsible for the unavailability of NBPweb or any damages that may result from its unavailability.

Account Balances

Account balances are available through NBPweb for your linked checking, savings, money market accounts and certificates of deposit. Information about lines of credit and loans is accessible. NBPweb lists your current account balance at the time of access. The available balance consists of funds that are readily available for withdrawal. Balances may include deposits that may be subject to verification by us.

Transfers and Online Bill Pay Transactions

You may perform transfers between your linked checking, savings and loan accounts or perform Online Bill Pay transactions.

Transfers initiated on or before 2:00 p.m. (Central Time) on a business day (business days are Monday through Friday, excluding holidays) will be posted to your account on the same day.

Online Bill Pay transactions generated before 12:00 P.M. will be processed that same business day and transactions initiated after 12:00 P.M. will be processed the next business day. Scheduled Bill Pay transactions that fall on a Saturday, Sunday, or holiday, will be processed the business day before.

Transfer Limitations for Savings and Money Market Accounts:

According to Federal Regulations, you may not make more than six (6) pre-authorized or automatic transfers from your money market account or statement savings account during a given monthly statement period. Of these six (6) transactions, you are limited to three (3) checks or point-of-sale transactions. Each transfer through NBPweb from your money market or statement savings account is counted as one (1) of the six (6) transfers permitted each monthly statement cycle. Service fees will be charged for transfers in excess of these limits. Should excessive transfers continue on your money market or statement savings account, we may close your account.

Statements

You will get a monthly checking account statement. For savings accounts, if there are no electronic transfers, you will receive a quarterly statement unless you have requested your savings statement to be included with your monthly checking statement.

Service Fees

You agree to pay the fees we establish from time to time for NBPweb. There is currently no fee assessed for the basic Internet banking service. However there is a small fee assessed for Online Bill Payment transactions. Please inquire at the time of sign up for a summary of these fees.

Limitations

We reserve the right to limit the frequency and dollar amount of transfers and payments for security reasons.

Customer Service

You may contact us at (217) 632-3241 Monday through Friday, from 8:00 a.m. to 4:00 p.m. and on Saturdays from 8:00 a.m. to 12:00 p.m., excluding holidays. Our hours of operation are subject to change without prior notice

Errors or Questions

If you have a question about an NBPweb transaction or if you believe there is an error on your statement, please contact us immediately. You may telephone us at 217-632-3818 or write us at:

National Bank of Petersburg
PO Box 470
Petersburg, IL 62675

We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared.

When you report the error:

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.
- We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty- five (45) days to investigate your complaint or question.
- If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you have the 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 hear from you within ten (10) business days, we may not credit your account.
- If we decide that there was no error, we will send you a written explanation of our findings within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.
- If a notice of error involves an electronic funds transfer that was initiated in a foreign location, the applicable time period for action shall be ten (10) business days and ninety (90) calendar days in place of forty-five (45) calendar days.

Confidentiality

We will only disclose information to third parties about your account or the transfers you make when it is necessary for completing transfers, or-to verify the existence and condition of your account for a third party, such as a credit bureau, or-to comply with government agency or court orders, or if you give us your written permission.

Privacy

The Bank recognizes that our customers and others visiting our online website have an expectation of privacy in their dealings with us. For these reasons, the Bank takes its responsibilities for the protection of the security and privacy of customer information seriously. Our privacy policies are described in the Bank's Privacy Notice available at our bank locations or on our website.

Your Responsibility

You are responsible for all transfers that you authorize using our NBPweb services. If you permit other persons to use the NBPweb services or your password, you are responsible for any transactions they authorize from your accounts whether or not you

intended that they perform these transactions. Transactions that you initiate, or someone acting with your permission, with fraudulent intent will also be authorized transactions.

You authorize the Bank to act on all transactions received under your User ID and password and to deduct any service charges directly from your account balance. You also agree to be liable for any account shortage resulting from charges or overdrafts. This includes liability for the Bank's costs to collect the deficit including reasonable attorney's fees.

Notify us AT ONCE if you believe your NBPweb password and/or User ID has been lost, stolen, compromised, or used without your permission, or if you believe someone has discovered your NBPweb password. The best way to minimize your losses is to telephone the Bank directly.

Contact in Event of Unauthorized Transfer

If you believe your NBPweb password has been lost or stolen or that someone has transferred or may transfer money from your account(s) without your permission, telephone us during business hours at 217-632-3818 or write us at:

National Bank of Petersburg
PO Box 470
Petersburg, IL 62675

Our Responsibility

We are responsible for completing transfers on time according to your properly entered and transmitted instructions. However, we will not be liable:

- If you negligently or intentionally share your ID and password, or you do not report immediately any known theft of your ID and password, leading to unauthorized access to accounts.
- If circumstances beyond our control (such as fire or flood) prevent the transaction or transfer despite reasonable precautions we have taken.
- If you leave your computer unattended in the middle of a banking session that results in unauthorized access to your account(s).
- If you do not sign-off (exit) after completing your banking sessions before visiting other Internet sites.
- If your input error is the cause of a problem.
- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If withdrawals from any of your NBPweb accounts have been prohibited by a court order such as a garnishment or other legal process.
- For direct, indirect, incidental, special, consequential, economic or other damages arising out of NBPweb services.
- For loss, property damage or bodily injury, whether caused by equipment, software, Bank, Internet browser or Internet access provider.

Business and Other Non-personal Accounts

The Bank's obligations and limitations on liability do not apply in the case of business or other non-personal accounts. UNDER NO CIRCUMSTANCES WILL WE BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES INVOLVING YOUR ACCOUNTS OR ARISING OUT OF THE USE OF THE NBPweb. The owners of non-personal accounts must notify us immediately if they

discover any unauthorized transactions or errors, and must send us a written notice of the problem within a reasonable time (not to exceed 14 days from the date of discovery or their receipt of the first statement or notice reflecting the problem, whichever occurs first). We may process any NBPweb instruction we believe is given by you if the instruction is accompanied by your login ID and password, and you will be obligated for the transfer or payment, even if the instruction is not transmitted or authorized by you.

Termination

This Agreement remains in effect until either you or we terminate it. You may terminate this Agreement by calling 217-632-3818 or by mail. We may terminate this Agreement and your participation in NBPweb at any time, for any reason, including non-usage or inactivity. Although we will try to notify you in advance of our termination, we are not obligated to do so. If you terminate this NBPweb Agreement, you authorize us to continue making transfers you have previously authorized up to three (3) Business Days after our receipt of your cancellation request.

If you choose to terminate this Agreement and want to ensure that any outstanding authorized transfers are not made, you should cancel all scheduled transfers prior to notifying us that you are discontinuing this service. Please note that your cancellation of the NBPweb service under this Agreement does not terminate your Bank accounts. Conversely, if you close your designated Bank account(s), your NBPweb services will end, and all unprocessed transfers will be canceled.

Third Party Services

In addition, as an additional service, the NBPweb may provide links to web pages provided by third parties. When you access those web pages provided by third parties, you are leaving the Bank's secure web site. Some of those pages may not be secure. Each of those web sites will operate under its own privacy policy. You are solely responsible for reviewing the privacy policy on each web site and providing only that information you believe is appropriate to share with the provider of that web site.

Our site may include promotional materials via links to web pages provided by third parties from whom you may purchase certain goods or services. You understand that we do not operate or control the products or services. The party providing each product or service is responsible for all aspects of order processing, fulfillment, billing and customer service. We are not a party to the transactions entered into between you and those third parties.

You agree that your use of any such service is AT YOUR SOLE RISK AND IS WITHOUT WARRANTIES OF ANY KIND BY US, EXPRESSED, IMPLIED OR OTHERWISE INCLUDING WARRANTIES OF TITLE, FITNESS OR PURPOSE, MERCHANTABILITY OR NONINFRINGEMENT. UNDER NO CIRCUMSTANCES ARE WE LIABLE FOR ANY DAMAGES ARISING FROM THE TRANSACTIONS BETWEEN YOU AND ANY OTHER SITE LINKED TO OUR WEBSITE.

Miscellaneous

Your right to use the NBPweb service is not transferable. Any User ID or password, or right given to you to obtain information, documentation, or services is not transferable.

You are responsible for compliance with applicable federal, state, and local laws and regulations.

This Agreement will be governed by and interpreted in accordance with federal law and regulation, and to the extent no such applicable federal law or regulations exist, by the laws of the State of Illinois.

We are not responsible for any electronic virus or viruses that you may encounter. We encourage our NBPweb users to routinely scan their PC, CD's and diskettes using a reliable virus product to detect and remove any viruses.

This Agreement supplements the terms of your account agreement with us. This Agreement and your account agreement contain all of the terms of our agreement with you with respect to NBPweb and the subject matter hereof. The terms of this Agreement will supersede any conflicting terms in your account agreement with respect to the NBPweb service.

We may amend (add to, delete from, or change) the terms of this Agreement at any time by posting the notice or the amended Agreement on our web site, or by delivering it to you by e-mail or U.S. mail. You may choose not to accept the change by closing your account(s) or terminating this Agreement and your use of the NBPweb service.

No Warranties

THE BANK DOES NOT WARRANT THAT THE NBPweb WILL BE UNINTERRUPTED OR ERROR FREE. THE SERVICE IS PROVIDED ON AN "AS IS, AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR OTHERWISE. EXCEPT AS REQUIRED BY APPLICABLE LAW, THE BANK SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES, INCLUDING WITHOUT LIMITATION, WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT OF THIRD PARTY RIGHTS.

Attorneys' Fees

In the event a dispute arises regarding this Agreement or the use of NBPweb, the prevailing party shall be entitled to recover reasonable attorneys' fees and costs incurred, in addition to damages and any other relief to which it is entitled.

General

If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced. You agree that this Agreement and all incorporated agreements may be automatically assigned by the Bank, in our sole discretion, to a third party in the event of a merger or acquisition. Headings are for reference purposes only and in no way define, limit, construe or describe the scope or extent of such section. Our failure to act with respect to a breach by you or others does not waive our right to act with respect to subsequent or similar breaches.

Please print this Acknowledgement form, sign, and bring to the bank in order to receive your NBPweb sign on instructions.

ACKNOWLEDGEMENT OF NBPweb INTERNET BANKING AGREEMENT

(A) I/WE HAVE READ THE NBPweb INTERNET BANKING AGREEMENT AND AGREE TO BE BOUND BY ITS TERMS;

(B) ANY AUTHORIZED SIGNER ON ANY OF THE ACCOUNTS LISTED ON ATTACHMENT A HERETO MAY ACCESS AND CONDUCT ON-LINE TRANSACTIONS INVOLVING ANY OF THE ACCOUNTS LISTED ON ATTACHMENT A; AND

(C) YOU MAY ISSUE A PASSWORD TO EACH OF THE AUTHORIZED SIGNERS ON THE ACCOUNTS.

Requested Services

Account Access-Access account balances, transfer money and conduct common banking tasks on-line.

Online Bill Pay-Pay Bills online with monthly fees deducted from checking account.

You have the option of designating multiple checking accounts as Online Bill Pay accounts. However, monthly service fees are assessed to each checking account that you designate as an Online Bill Pay Account.

Please identify all of your National Bank of Petersburg accounts that you would like to access through NBPweb.

Account Number	Account Type: Checking, Savings, CD, Loan, IRA
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

Customer Name: _____
SSN: _____
Address: _____
Phone: _____
E-Mail: _____

Customer Signature: _____ Date: _____

Customer Signature: _____ Date: _____

For Bank Use Only

Approval: _____ Date: _____