



Internet Banking Agreement and Disclosure

Please read the following information before continuing.

Thank you for your interest in Union Bank & Trust Company's Internet Banking product. Our primary goal is to provide quality products and services to accommodate our customers. Please review the following disclosure information and click "I Accept" to begin the process of Banking Online. **1.** I understand that there is no monthly charge for the Internet Banking service provided by Union Bank & Trust Company. I also understand, however, that I may incur charges for certain services that may be accessed through Internet Banking. I agree that my use of the Internet Banking Services will confirm that I have completed and reviewed this Agreement and applicable disclosures, both of which Union Bank & Trust Company may amend from time to time. My initial use of any Internet Banking Service in connection with my account(s) at Union Bank & Trust Company constitutes my acceptance and agreement to be bound by all of the terms and conditions of this Agreement and of the Deposit Account terms and conditions. **2.** I understand that my Access ID and Password can be used to expend funds from my account and that this code must be safeguarded. I authorize Union Bank & Trust Company and its agents to follow any instructions transmitted by use of this code, and I agree to be bound thereby. If accessing a business or non-commercial account, I certify that I am authorized to use the Access ID and Password. Security is entitled to act upon instructions received through any Internet Banking Service under my Access ID and Password without inquiring into the identity of the person using the Access ID and Password. However, I agree that I will not, under any circumstances, disclose my Access ID and Password to any person. I acknowledge that no employee of Union Bank & Trust Company needs or should ever ask for my Password. I am liable for all transactions made or authorized using my Access ID and Password. Union Bank & Trust Company has no responsibility for establishing the identity of any person or determining the validity of any transaction received using my Access ID and Password. If I provide my Access ID and Password to anyone, I authorize any transactions carried out by that person. Union Bank & Trust Company assumes all transactions authorized by my Access ID and Password are legitimate. I hereby indemnify and release Union Bank & Trust Company from any and all liability and agree not to make any claim against Union Bank & Trust Company or bring any action against Union Bank & Trust Company in honoring or allowing any actions or transactions where I have authorized the person performing the action or transaction to use my account or when I have provided my Access ID and Password to that person. I

further understand that by listing the accounts and/or when I have provided my Access ID and Password to any person, I am authorizing the bank to disclose financial records and information pertaining to those accounts under Union Bank & Trust Company's Privacy Policy. **3.** I will notify Union Bank & Trust Company at once if I believe another person has improperly obtained my Access ID and Password or has carried out unauthorized transactions. At any time, I may ask Union Bank & Trust Company to disable my Access ID and/or Password and reissue a new one to me. **4.** If you have a business account you are liable for all the transactions that occur on the account. The owner of the business account authorizes all transactions made by any other persons. The owner of the business account agrees to be liable for any other parties designated, by being given the Access ID and Password, to conduct business on the account(s). **5.** For multiple party accounts, each person on a multiple party account will be liable for all transactions that are made on that account. Each person on a multiple party account authorizes all transactions made by any other signer(s) on the account(s). Each owner(s) on a multiple party account(s) agrees to be liable for the actions of the other owner(s) on the account. **6.** Union Bank & Trust Company has the right to modify or terminate this Agreement or the Deposit Account Terms and Conditions at any time. When making changes, Union Bank & Trust Company will comply with all legal notice requirements. Once this Agreement is terminated Union Bank & Trust Company will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted. If this Agreement is modified, my continued use of the Account will represent my acceptance of the changes. **7.** In order to take advantage of other Internet Banking and Services offered, I understand that I must complete this agreement and establish basic Internet Banking Services with Union Bank & Trust Company. All services later added are covered under this agreement and my signature authorizes Union Bank & Trust Company to carry out transactions under any other Internet Banking Services I decide to use or setup at a future date. By using any new service, I agree to be bound by the terms communicated to me in advance. **8.** Union Bank & Trust Company will not provide any receipt or documentation of transactions other than regular account statement.