

MOBILE BANKING AGREEMENT

An Addendum to the Internet Banking Agreement and Disclosures

Introduction

Jackson County Bank is pleased to offer you Mobile Banking (the "Service") as a convenient and secure way to access your online accounts. This Agreement is an addendum to the Internet Banking Agreement and Disclosure which you have previously acknowledged. By accepting this Agreement and enrolling in the Service, you (a) consent to receive notices and disclosures electronically and (b) agree to the terms and conditions of the Mobile Banking Agreement (the "Agreement"). You agree you are deemed to automatically renew that consent and acceptance each time you log in as a user of Mobile Banking or access a Mobile Banking feature.

We may offer additional Mobile Banking services and features in the future. Any such added Mobile Banking services and features will be governed by this Agreement or any future modifications of this Agreement, and by any terms and conditions provided to you at the time the new Mobile Banking service or feature is added and/or at the time of enrollment for the feature or service, if applicable. From time to time, we may amend these terms and modify or cancel the Mobile Banking services we offer without notice, except as may be required by Law. You will be notified of changes to the Agreement which materially affect your rights. By continuing to use Internet Banking or related services after such notice of any change, you agree to the change. Amendments will be effective upon the date indicated in the notice, if applicable.

Definition of Terms

In this Agreement, the terms:

"You" and "your(s)" refer to each person with authorized access to your Account(s) who accesses and uses the Mobile Banking service.

"Us," "we," "our," and "Bank" refer to the Jackson County Bank.

"Account(s)" means your eligible Jackson County Bank savings, checking, certificate of deposit, loan or other product information, which can be accessed through the Mobile Banking service.

"Agreement" means this Mobile Banking Agreement and any Addendums to the Agreement

"Device" means a supportable mobile device including a cellular phone, smart phone, or other mobile device that is web-enabled and allows Secure Socket Layer "SSL" traffic capable of receiving text messages. *Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.*

"Mobile Banking" means the banking services accessible from the Device.

"Service" means Mobile Banking.

Fees

Currently, we charge no fees to enroll in or use Mobile Banking. All other fees, which have been separately disclosed to you in connection with your account(s) and have been set forth in other agreements, disclosures or fee schedules, will continue to apply to those account(s) and to your Mobile Banking.

Other fees may be assessed and billed separately by your Device provider. All cellular or wireless charges associated with Mobile Banking are your responsibility.

Mobile Banking Service

Description of Service. Mobile Banking is offered as a convenience and a supplemental service to our Internet Banking services. It is not intended to replace access to Internet Banking from your personal computer or other methods you use for managing your accounts and services with us.

Mobile Banking allows you to access your Jackson County Bank account information, transfer funds between accounts, pay bills to existing payees (if you are enrolled in Internet Bill Pay), and view alerts. To utilize Mobile Banking, you

must be enrolled in Internet Banking, and then enroll within Internet Banking or with your mobile device. Information regarding Jackson County Bank's Mobile Banking is available on our website at www.jacksoncountybank.com.

We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through Mobile Banking. We may also reserve the right to modify the scope of the Service at any time.

Mobile Banking may not be accessible or may have limited access over some network carriers. In addition, the Service may not support all Devices. Jackson County Bank cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or out of range issues. We will endeavor to have our scheduled maintenance occur during non-peak hours, but we may conduct maintenance at any time. In addition, your accessibility to the Mobile Banking service may be interrupted because of conditions beyond our control, including outages in Internet availability. We will use commercially reasonable efforts to re-establish Mobile Banking service in those instances, but we do not promise the Mobile Banking service will always be available for your use. In no event, regardless of cause, shall we be liable to you for unavailability of Mobile Banking services, or your inability to access Mobile Banking or to execute Mobile Banking functions.

Use of Service. In order to properly use Mobile Banking, you should review and follow the instructions provided on our website. You agree to accept responsibility for learning how to use Mobile Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Mobile Banking. We may modify the Service from time to time at our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use Mobile Banking as modified.

You are responsible for obtaining your own mobile communications service provider. Your mobile communications service provider may charge you for Internet-related use and for text (SMS) messages, so please see your mobile carrier for further details about its charges. You are responsible for all fees and charges that you may incur to any mobile communications service provider or any other third parties while using Mobile Banking. You are responsible for providing your own Mobile Device that supports the proper encryption. We are not responsible for any damage to your Mobile Device resulting from related downloads or activities; you will be engaging in those activities at your own risk. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Service or your Device.

Your Mobile Device supplier and your mobile communications service provider are responsible for their products and services. Your Mobile Device may become subject to unauthorized tracking, "hacking" or other manipulation by spyware, viruses or other malicious code ("malware"). We are not responsible for advising you of the existence or potential effect of any malware. Your use of your hardware and software is at your own risk.

Other Agreements. This Agreement is intended to supplement and not to replace other agreements between you and us relating to Internet Banking and/or your accounts. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts or the functions performed using Internet Banking, the agreement most specifically addressing the service or issue shall govern and prevail. This Agreement is binding upon and inures to the benefit of the parties and their personal representatives, successors and assigns. This Agreement is governed by the laws of the State of Wisconsin. Any deposit account, loan or other banking product accessed through this Service is also subject to the Account Agreements and Disclosures provided at the time of Account opening and any revisions thereof. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Permitted Mobile Banking Transfers. You may use this Service to transfer funds between your eligible Jackson County Bank accounts. Guidelines, timelines and procedures regarding transfers are specified in the Internet Banking Agreement and Disclosures that you have previously acknowledged. You may obtain a copy of the agreement on our website at jacksoncountybank.com.

You must have enough available money or credit in an account from which you instruct us to make a payment or transfer. Subject to available funds, you may transfer funds through Mobile Banking in any amount.

Under federal regulations, you may make no more than six transfers and withdrawals from your savings or money market deposit account to another of your accounts or to a third party by means of a preauthorized electronic fund transfer, telephone (or data transmission) transfer, including Mobile Banking and Internet Banking transactions, or check and draft, debit card or similar order to third parties per month or statement cycle. Each fund transfer or bill payment through Internet or Mobile Banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month. (However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.) Excess withdrawals may result in the restriction of funds transfer or account closure or applicable fees. The Deposit Account Rules, Truth in Savings Disclosure, or Services and Fees Brochure may include other restrictions and charges.

We may also limit the type, frequency and amount of transfers for security purposes and may change or impose the limits without notice, at our option.

Your Responsibilities. You represent and agree to the following by enrolling for Mobile Banking or by using the Service:

A. Account Ownership/Accurate Information. You represent that you are the legal owner of the Accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Device you will use to access Mobile Banking.

B. User Security. You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you permit other persons to use your Device, login information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. (Please review the Mobile Banking Security Tips on our website, jacksoncountybank.com.)

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

C. User Conduct. You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Mobile Banking; (i) interfere with or disrupt the use of Mobile Banking by any other user; or (j) use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

D. No Commercial Use or Re-Sale. You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You agree not to make any commercial use of Mobile Banking or resell, lease, rent or distribute access to Mobile Banking.

E. Indemnification. Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless Jackson County Bank its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with

the Service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking.

Lost or Stolen Mobile Device or Password

If you believe your mobile device, other access device, or customer ID or password has been lost or stolen, or that someone has transferred or may transfer funds from your account without your authorization, contact us AT ONCE at 715-284-5341, or write Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615.

In Case of Errors or Questions About Your Electronic Transfers.

Telephone us at 715-284-5341 or write us at Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615 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 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.

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 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 us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

The 10 day periods in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45 day time period to investigate your complaint or question will be 90 days in place of 45 days.

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

REMOTE DEPOSIT

FOR BUSINESSES:

Remote Deposit (via mobile device) requires acknowledgment of this Agreement and completion of the Business Remote Deposit Service Addendum, executed in hard copy between your business and Jackson County Bank. To apply for Remote Deposit, complete a Business Enrollment Application for Remote Deposit located at jacksoncountybank.com.

FOR CONSUMERS:

Remote Deposit (via mobile device) requires acknowledgment of this Agreement, including your review and acceptance of the terms and conditions of the Consumer Remote Deposit Service Addendum below. To apply for

Remote Deposit, complete a Consumer Enrollment Application for Remote Deposit located at jacksoncountybank.com.

Consumer Remote Deposit Service Addendum

An Addendum to the Internet Banking Agreement and Disclosures and Mobile Banking Addendum and Disclosures

This Consumer Remote Deposit Service Addendum contains additional terms and conditions for the use of Remote Deposit Service between you and us (the "Remote Deposit Addendum"). This Remote Deposit Addendum is in addition to and does not replace the terms set forth in the Internet Banking Agreement and Mobile Banking Addendum and Disclosures. You acknowledge and agree that a deposit made by you using Remote Deposit is not an "Electronic Funds Transfer" as that term is defined in Federal Reserve Regulation E.

1. **Coverage.** The remote deposit capture service ("Remote Deposit" or "Service") is designed to allow you to make deposits to your checking, money market or savings accounts, selected by you and agreed upon by us, from your camera-enabled mobile device capable of capturing check images and account information and transmitting via our Internet App the items and associated deposit information to Jackson County Bank ("the Bank") or the Bank's processor. This Remote Deposit Addendum governs the use of Remote Deposit with your consumer accounts and applies to all persons that are parties to such accounts. You are required to enter into the Business Remote Deposit Service Addendum to utilize Remote Deposit via a mobile device or enter into the Remote Deposit Capture Service Agreement to utilize Remote Deposit via scanner for commercial accounts. The Business Remote Deposit Addendum or Remote Deposit Capture Service Agreement must be completed in hard copy form.

Definition of Terms:

- "You" and "your" refer to each owner on an account accessible with Internet Banking and Mobile Banking.
- "Us," "we," "our," and "Bank" refer to the Jackson County Bank.
- "Internet Banking" refers to our service that allows you to access your account information and conduct certain transactions via the Internet.
- "Mobile Banking" refers to our service that allows you to access your account information and conduct certain transactions via a mobile device.
- "Remote Deposit Addendum" refers to this Consumer Remote Deposit Service Addendum.
- "Password" refers to password(s), PIN or other authentication means.
- "App" refers to the Bank program or software, known as an application, especially designed by the Bank or our service provider(s) to be downloaded by a user to a mobile device as a tool to access account(s).
- "Federal Holiday" refers to New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day and Christmas Day.
- "Remote Deposit Limits" refers to the total quantity and dollar amount of deposits accepted on a daily and monthly basis via Remote Deposit.
- "Business Days". Our business days are Monday through Friday, except the Federal holidays on which the Bank closes.

2. **Enrollment.** To establish Remote Deposit you will complete certain enrollment forms or other documents evidencing your request to use Remote Deposit ("Enrollment Application"). The accounts accessible with Remote Deposit are identified in the Enrollment Application for Remote Deposit Customers. The specific services available to you are identified in the Enrollment Application. To qualify for Remote Deposit, you must be over 13 years of age, have had a customer relationship with us and have had an account with us for at least 90 days, and be enrolled in Mobile Banking. Your loan and deposit accounts must be in good standing and have acceptable past and/or present credit performance with us to be approved for this service. The Bank reserves the right to change the enrollment requirements at any time without prior notice.

3. **Hardware and Software Requirements.** You are responsible for maintaining all software necessary to deposit checks through Remote Deposit. You must have a mobile device with internet access and your mobile device must have the operating system(s) and software that satisfies all technical specifications and other requirements that the Bank or our service provider(s) establish and specify. The Bank and our service provider(s) may change these specifications and/or requirements from time to time. The Bank is not responsible for any third party software you

may need to use the Service. You agree that you will perform, or cause to be performed by properly trained personnel, all vendor recommended maintenance, repairs, upgrades and replacements. Unless otherwise provided in this Remote Deposit Addendum, you are solely responsible, at your own expense, for purchasing, installing, operating and maintaining all hardware and software necessary to use the Service. Your use of Remote Deposit qualifies acceptance of software "as is" and subject to the terms and conditions of the software agreement that you enter into directly with the third party software provider at the time of download and installation. The Bank is not responsible for, and you release us from, any and all claims or damages resulting from, or related to, any computer or device virus, malware or related problems that may be associated with using the Service, e-mail or the Internet. You agree that all images and files transmitted to us through the Service will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems. You are responsible for acquiring all systems, hardware and software necessary and are responsible for your Internet service provider or mobile provider and for any defect, malfunction or interruption in service or security due to hardware or software failure, your choice of mobile or Internet service provider, systems and computer services.

The use of Remote Deposit and all its information and content (including that of third parties) is at your risk and is provided on an "as is" and "as available" basis. When using Remote Deposit, you may experience technical or other difficulties. The Bank will not assume responsibility for any technical or other difficulties and you release us from any resulting damages that you may incur.

4. Other Agreements. This Remote Deposit Addendum is intended to supplement and not to replace other agreements between you and us relating to your accounts at the Bank including, without limitation, the Internet Banking Agreement and Mobile Banking Addendum and Disclosure. Any deposit account or other banking product accessed through Remote Deposit is also subject to the Bank's Deposit Account Rules and account disclosures provided at the time of account opening and as amended from time to time. You should review the Deposit Account Rules and disclosures carefully, as they may include transaction limitations and fees that apply to your use of Remote Deposit. In the event of any inconsistency between this Remote Deposit Addendum and any other account rules and agreements with us, including but not limited to the Deposit Account Rules, the Internet Banking Agreement and the Mobile Banking Addendum and Disclosure, the provisions of this Remote Deposit Addendum shall control with respect to Remote Deposit.

You agree that, when you use Remote Deposit, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Remote Deposit Addendum does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Remote Deposit (such as data usage or text messaging/email charges, imposed on you by your mobile service provider for your use of, or interaction, with Remote Deposit), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

5. Access and Authentication. To access Remote Deposit you must use the user identification name or number we provide you together with a Password for Internet Banking. You acknowledge that our security procedures for accessing and using the Service are commercially reasonable. You agree that we are authorized to act upon instructions we receive with respect to the Service under your Customer ID, password, test questions or other code or authentication method that we require (these components are referred to herein collectively as your "Authentication Method"). We are not responsible for establishing the identity of any person who uses your Authentication Method. You are liable for all deposits made or authorized with the use of your Authentication Method. You agree that if you give any component of your Authentication Method to anyone or fail to safeguard its secrecy, you will be in violation of your obligations under the Internet Banking Agreement, Mobile Banking Addendum and this Remote Deposit Addendum. You agree to take appropriate steps to ensure that all components of your Authentication Method are protected and kept confidential. You agree to indemnify and release the Bank from any and all liability, and agree not to make any claim or bring any action against the Bank, relating to our honoring or allowing any actions or transactions that are conducted under your Authentication Method or acting upon instructions, messages or authorizations provided to us using your Authentication Method. Any requests or instructions we receive from you through the Service using your Authentication Method shall be considered "in writing" under all applicable law and shall have the same force and legal effect as a written authorization from you. This includes, but is not limited to, inquiries, checks deposited, changes to accounts or services or any other communication you provide us through the Service using your Authentication Method. You agree to accept Remote Deposit correspondence via email or secure email and to notify the Bank promptly with email address changes. It is imperative to keep this contact information current as confirmation of deposits are sent solely via the email address currently on file within Internet

Banking. Jackson County Bank is not responsible for and has no obligation to resend or confirm receipt of email by you.

6. Cooperation with Investigations. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.

7. Contact in Event of Unauthorized Access. If you believe your mobile device, other access device, or Customer ID or password has been lost, stolen, compromised, or that someone has transferred or may transfer funds from your account without your authorization, contact us AT ONCE at 715-284-5341, or write to Jackson County Bank, P.O. Box 490, 8 Main Street, Black River Falls, WI 54615.

8. Availability of Funds and Business Days. You agree that the images of checks transmitted using Remote Deposit are not subject to the funds availability requirements of Reg. CC. In general, if an image of an item you transmit through the Service is received and accepted before 3:00 p.m. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if an image of an item you transmit through the Service is received and accepted: (a) after 3:00 Central Time on a business day that we are open, or (b) on a day that we are not open, or (c) on a Federal Holiday (regardless of whether we are open), we will consider that the deposit was made on the next business day we are open.

Funds deposited through Remote Deposit will generally be available on the Business Day following the day we receive the deposit. However, depending on the type of check that you deposit, funds may not be available until the 7th business day after the day of your deposit. There may be additional delays in the availability of the funds and we are not responsible for any loss, costs or fees that you may incur as a result of any such delay. If a hold is placed on deposited funds, we will mail you a Hold Notice within one business day after we receive your deposit. We will also tell you when the funds will be available. If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account will be available no later than the time funds from the check you deposited would have been available as described in this Addendum.

9. Fees. There is no fee from Jackson County Bank for Remote Deposit, however, you may be charged for Internet access by your mobile wireless or internet provider. Please refer to the Services and Fees Brochure for a list of other applicable account fees.

10. Eligible Items. You agree to photograph and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to us is converted to an image replacement document for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code. When used in this Addendum, the term "check" also refers to the image of the check and is considered an "item" as used in Articles 3 and 4 of the Uniform Commercial Code.

You agree that you will not photograph and deposit any of the following types of checks or other items which shall be considered ineligible items:

- Checks payable to any person or entity other than you (No multi-party checks).
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks that are prohibited by the Bank or in violation of any law, rule or regulation.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks previously converted to a substitute check, as defined in Reg. CC or other applicable law or regulation or "image replacement documents" that purport to be substitute checks.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.

- Checks or items prohibited by our current procedures relating to Remote Deposit or which are otherwise not acceptable under the terms of your account with us.
- Checks with any endorsement on the back other than that specified in this Addendum.
- Checks that have previously been submitted through Remote Deposit or through a remote deposit capture service offered at any other financial institution.
- Checks that have been dishonored or returned to you unpaid for any reason.
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department

11. Presenting Checks More Than Once, Indemnification: In addition to and not in lieu of the preceding paragraph, you agree that once you have used Remote Deposit to deposit a check you will not present, or allow anyone to present, that original check or a substitute check of that original check again for deposit through Remote Deposit or by any other means. If you or anyone else presents a check or substitute check for deposit more than once in violation of this Addendum, you agree to indemnify, defend and hold us harmless from and against all liability and losses, costs and expenses (including reasonable attorneys' fees) that may result from any claims, suits or demands from third parties with respect to such check or substitute check. You agree that we may debit from your deposit account with us the aggregate amount of any checks that are deposited more than once. To the extent that funds in your deposit account with us are insufficient to cover such amount, we shall debit the deficiency amount from any other of your account(s) with us at our sole discretion.

12. Image Quality. The image of an item transmitted to the Bank using the Service must be legible and contain images of the front and back of the check. The image quality of the items must comply with the requirements established from time to time by the American National Standards Institute ("ANSI"), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association. These requirements include, but are not limited to, ensuring the following information can clearly be read and understood by sight review of the check image:

- The amount of the check (both written and numeric);
- The payee;
- The signature of the drawer (maker);
- The date;
- The check number;
- The information identifying the drawer and the paying financial institution that is preprinted on the check including the MICR line; and
- All other information placed on the check prior to the time an image of the check is captured (such as any required identification written on the front of the check and any endorsements applied to the back of the check).

13. Endorsements and Procedures. You agree to restrictively endorse any check that is deposited with Remote Deposit as "For Remote Deposit Only" and include your name, your deposit account number and the date (mm/dd/yy) on the back of the check in the designated area for endorsement purposes or as otherwise instructed by the Bank. You agree to follow any and all other procedures and instructions for use of the Services as the Bank may establish from time to time. Endorsements must be made on the back of the check within 1 ½ inches from the top edge, although we may accept endorsements outside this space. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility. For a check payable to you and any joint owner(s) of your Bank account, the check must be endorsed by all such payees and you may only use Remote Deposit to deposit such check into a Bank account jointly owned by all such payees. If the check is payable to you or your joint owner, either of you may endorse it.

14. Duty to Report Errors. Your Remote Deposit account activity will appear on your periodic account statement and will appear on your Internet or Mobile Banking account activity. All statements and Remote Deposit emails should be examined by you promptly upon receipt. The Bank will provide you with a periodic statement that will identify the deposits that you make through the Service. In addition, you may access the Bank's Internet or Mobile Banking service for information about your deposits, return items, deposit adjustments, checks and other transactions on your accounts. You agree that it is your responsibility to review all such information that the Bank makes available to you in a timely manner to verify that deposits made through the Service have been received and accepted by the Bank and are accurate. You agree to notify us promptly of any errors, omissions, or discrepancies involving a Remote Deposit within the time periods established in the Deposit Account Rules. You may notify the Bank by emailing at

icbank@jacksoncountybank.com (Please note email is not a secure medium. Do not include account numbers or any other confidential information in an email.), or in writing to P.O. Box 490, 8 Main Street, Black River Falls, WI 54615 or telephoning us at 715-284-5341. You agree to cooperate in any investigation by the Bank of any unsuccessful or lost transmission. Subject to applicable law, any failure by you to notify the Bank of any error, omission or other discrepancy in accordance with this Remote Deposit Addendum and the Deposit Account Rules shall relieve the Bank of any liability for such error, omission or discrepancy.

15. Storage, Security and Destruction/Disposal of Transmitted Items. You agree to retain items deposited via Remote Deposit for at least 30 days from the day on which you receive your account statement. After 30 days, you should take care to destroy (shred) the item by cross-cut shredding or another commercially reasonable means of destruction. Upon our request from time to time, you will deliver to us within two Business days, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount will be reversed from your account. After destruction of the original check, the image will be the sole evidence of the original check.

You will notify us IMMEDIATELY by telephone at 715-284-5341 and with written notice to Jackson County Bank, P.O. Box 490, 8 Main Street, Black River Falls, WI 54615 if you learn of any loss or theft of original checks. If warranted in our reasonable judgment, we may audit and monitor your storage and security procedures, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this Remote Deposit Addendum.

16. Remote Deposit Limits. For security reasons, we reserve the right to establish and assign to you deposit limits for Remote Deposit (including limits on the dollar amount and/or number of checks you may transmit through your Remote Device each day or month or in any other period) ("Remote Deposit Limits") and to modify the Remote Deposit Limits from time to time at our sole discretion. You agree to comply with all Remote Deposit Limits. If you attempt to initiate a deposit in excess of the Remote Deposit Limits, we may reject your deposit. Notification of the rejected deposit will be sent via email. If we permit you to make a deposit in excess of the Remote Deposit Limits, such deposit will still be subject to this Remote Deposit Addendum, and we will not be obligated to allow such a deposit at other times. Our current Consumer Remote Deposit Limits are as follows:

Consumer Remote Deposit Limits

Daily Count: 5 deposits per day

Daily Amount: \$7,500.00 per day

Monthly Count: 10 deposits per month

Monthly Amount: \$7,500.00 per month

17. Customer Warranties and Indemnification. You agree and warrant to us that:

- You will only transmit eligible checks or items.
- You will not transmit duplicate checks or items.
- You will not re-deposit or re-present the original check or item.
- You will comply with this Remote Deposit Addendum, the Internet Banking Agreement and Mobile Banking Addendum and Disclosure and all applicable rules, laws and regulations.
- You are not aware of any factor which may impair the collectability of the check or item.
- You will not use Remote Deposit for any illegal activity or transaction.
- You will not use Remote Deposit for any business purpose.
- All information you provide to us is accurate and true.
- No subsequent transferee, including but not limited to the Bank, a collecting or returning bank, drawer, drawee, payee or endorser, will be asked to pay the original check from which the image(s) was created or a duplication (whether paper or electronic, including ACH entries) of the check(s).
- No subsequent transferees of check(s) or other item(s), including but not limited to the Bank, a collecting or returning bank, drawer, drawee, payee or endorser, shall sustain a loss as the result of the fact that an item was presented for payment or returned instead of the original check.
- No items or files contain any viruses or other harmful, intrusive or invasive codes.

- Each check transmitted by you to us contains an accurate representation of the front and back of each check and complies with the terms of this Remote Deposit Addendum.
- All checks and your transactions are, and will be, bona fide. All signatures on checks are authentic and authorized.
- This Remote Deposit Addendum is valid and enforceable against you in accordance with its terms; and the entry into, and performance of, this Remote Deposit Addendum by you will not violate any law, or conflict with any other agreement, to which you are subject.
- You agree to indemnify and hold us harmless from any loss, including our reasonable attorneys' fees, for breach of any of the foregoing warranties.

18. Receipt of Deposits. You are solely responsible for verifying that images of checks that you deposit by using Remote Deposit have been received and accepted for deposit by us. Our receipt of the image of the check does not mean that the transmission was error free, complete or will be considered a deposit and credited to your deposit account. You agree that all deposits received by us are subject to verification and final inspection and may be subsequently rejected by us in our sole discretion, and you shall be liable to us for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against us relating to such deposits. Once you have submitted a deposit to us, you will not be able to delete or reverse the deposit from within the Mobile App.

After we receive check images and all other required deposit information from you through Remote Deposit, we shall provisionally credit your designated deposit account for the total amount of such check images, subject, however, to the deposit limits set forth in this Addendum. The provisional credit is subject to final payment of the checks and is also subject to the Deposit Account Rules. We further reserve the right to charge back to your account at any time, any check or item that we subsequently determine was not an eligible check or item as defined in this Addendum or is otherwise subject to chargeback as described in the Deposit Account Rules. You agree that we are not liable for and you release us from any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item. In all cases, you are responsible for any loss or overdraft plus any applicable fees to your account due to a check being returned.

19. Rejection of Deposits. You agree that all deposits received by the Bank are subject to verification and final inspection and may be rejected by the Bank in our sole discretion, and you shall be liable to the Bank for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against the Bank relating to such deposits. The Bank is not liable for and you release and hold us harmless for any service or late charges that may be imposed against you due to the Bank's rejection of any check that you transmit for deposit through the Service. In all cases, you are responsible for any loss or overdraft plus any applicable fees to your account due to a check being returned. You acknowledge and agree that, while we normally provide notice of rejected deposits, we may reject any check transmitted through the Service in our sole discretion without notice to you, and you release us from liability for any such rejection or failure to notify you of such rejection. If we reject a check for Remote Deposit, you may not deposit the check via Remote Deposit again and must physically deposit the check. You are solely responsible for verifying the check(s) you deposit by using the Service have been received and accepted for deposit by the Bank.

20. Unpaid Checks. The Bank will provide you with notice when the checks deposited have been returned unpaid by the payor financial institution. Notices, if any, will be mailed to any one of you at the current address in our files, unless another method of delivery has been agreed to by us. In the event that the Bank credits your account for a check that is subsequently dishonored and returned, you authorize the Bank to debit the amount of such check plus any associated fees from the account. To the extent that funds in your account are insufficient to cover such amount, we shall debit the deficiency amount from any of your other account(s) with the Bank in our sole discretion. Our right to charge your account(s) will apply without regard to whether the check was timely returned or whether there is any other claim or defense that the check was improperly returned. You further agree that any image that we charge back may be in the form of an electronic or paper reproduction of the original check or a substitute check. You may not use the Service to deposit a substitute check and you may not deposit the original check through the Service if we return to you the check dishonored. You agree to comply with any additional instructions we may provide to you in connection with returned checks.

21. Problems in Transmission. Remote Deposit is generally accessible 24 hours a day, 7 days a week, except it may be inaccessible for system maintenance. However, you understand and acknowledge that the Internet is an unsecured, unstable, and unregulated environment, and that your ability to use Remote Deposit is dependent upon

the commercial or internal on-line service you have chosen and are using, as well as the Internet and equipment, software systems, data and services provided by various vendors and third parties (including telecommunications carriers, equipment manufacturers, firewall providers and encryption system providers). You understand that while we and our service providers have established certain security procedures designed to prevent unauthorized access to accounts or transactions, there is no assurance that transaction activity will be completely secure, or that access to Remote Deposit will be free from delays, interruptions, malfunctions, or other inconveniences generally associated with this electronic medium. You also understand that there may be times when access to Remote Deposit is unavailable, and neither we nor our service providers assume responsibility for the operation, security, functionality or availability of the Remote Deposit systems. You acknowledge that you are solely responsible for the adequacy of the systems, software, and Internet provider utilized by you to process banking transactions. We will not be liable for damages arising from delay, failure or error in transmission while using Remote Deposit or your inability to access the system. We are not responsible and you release us from liability for any electronic viruses, spyware, phishing attempts or other malicious Internet, computer or mobile activity that you may encounter. We encourage you to obtain Internet security software or hardware to combat this activity such as anti-malware, firewall, anti-spam, and intrusion prevention. You should also regularly update your security software and hardware and educate yourself on safe Internet, mobile device and e-mail practices. You agree that transmission of confidential and sensitive personal information is at your sole risk.

22. Availability of Service/Contingency: In the event you are unable to capture, balance, process, produce or transmit a file to us for any reason, including but not limited to communications, equipment or software outages, interruptions, maintenance or failures, you may transport or mail the originals of all checks to Jackson County Bank, P.O. Box 490, 8 Main Street, Black River Falls, WI 54615. The deposit of the original check shall be governed by the terms and conditions of the Deposit Account Rules and not by the terms of this Remote Deposit Addendum.

23. Termination. We may modify, suspend or terminate your privilege of using Remote Deposit and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate your Remote Deposit, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. We may terminate your use of Remote Deposit for any reason, including, without limitation, if:

- Your account is frozen, restricted or closed.
- You are suspected of fraud.
- You deposited the same item more than once.
- Loan and deposit account(s) are not in good standing or there is an unacceptable past and/or present credit performance with Jackson County Bank.
- The number of chargeback items (deposited items returned) has increased.
- You are in violation of any aspect of this Addendum with the Bank.
- You have submitted more than three checks via Remote Deposit with invalid endorsement.

You may terminate the use of Remote Deposit by contacting us in writing at Jackson County Bank, P.O. Box 490, 8 Main Street, Black River Falls, WI 54615 or by phone at 715-284-5341 or by fax at 715-284-3148. Your termination of your Remote Deposit will not terminate your responsibility for previously deposited items. Even if your use of Remote Deposit is terminated, your indemnification of us and our disclaimer of warranties and limitations on liability will continue to apply and will be in full force and effect. Termination shall not affect the rights and obligations of the parties for transactions made with Remote Deposit before we have had a reasonable time to respond to your termination request.

24. Acceptance of these Terms. Your use of Remote Deposit constitutes acceptance of this Remote Deposit Addendum. This Remote Deposit Addendum is subject to change from time to time. Continued use of Remote Deposit will indicate your acceptance of the revised Remote Deposit Addendum.

25. Amendment. Except as required by law, we may in our sole discretion change these terms, modify or cancel Remote Deposit, or the features we offer, at any time, without notice. This may include adding new or different terms to, or removing terms from this Remote Deposit Addendum. When changes are made, we will update this Remote Deposit Addendum on our website at jacksoncountybank.com. The website will be updated on or before the effective date of any such changes to the addendum, unless (a) immediate change is necessary to maintain security or to

prevent fraud; or (b) a legal or regulatory requirement requires immediate change; in which case this Remote Deposit Addendum will be updated within a commercially reasonable period of time. You will be notified of changes to the Remote Deposit Addendum which materially affect your rights. By continuing to use Remote Deposit or related services after such notice of any change, you agree to the change. Amendments will be effective upon the date indicated in the notice, if applicable.

26. **Third Parties.** You understand that support and services relating to Remote Deposit are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service. Unless a release is prohibited by law, you release us from any liability for failures, acts or omissions of any third party system operator including, but not limited to, unauthorized access to, or theft or destruction of your information or instructions.

27. **Account Information Disclosure.** You acknowledge that we may subcontract some of the services to be provided under this Remote Deposit Addendum. Subject to any applicable consumer protection law, you agree that we do not control any third party supplying services in connection with Remote Deposit, and you will hold us harmless for any failures, acts or omissions of any third party. We will disclose information to third parties about your account including the deposits you make, as permitted by law, including, without limitation: where it is necessary for completing or tracing deposits or resolving errors or claims; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant or other financial institution; in order to comply with court orders or other legal process; to comply with subpoenas, summonses, search warrants or requests from government agencies; to other companies affiliated with us; to others with your consent; and whenever required by law.

28. **Our Liability for Failure to Make Remote Deposits.** If you have given us all of the proper and timely instructions and have properly completed all fields to complete a Remote Deposit, and we do not complete a Remote Deposit on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Remote Deposit Addendum, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable, for instance:

- If a system was not working properly and you knew about the breakdown when you started the Remote Deposit.
- If circumstances beyond our control (such as fire, power failure or natural disaster) prevent the use of Remote Deposit despite reasonable precautions that we have taken.
- If incomplete or inaccurate information is forwarded to us by you.
- If you have not provided us with complete and correct payment information, including without limitation the account number, routing number, payment or deposit amount.
- If you have not properly followed instructions for using Remote Deposit.
- If your operating system is not properly installed, functioning properly or not up-to-date.
- For errors or failures from any malfunctions of your mobile device, browser, internet service provider, a virus or other problems relating to the equipment you use with Remote Deposit, including without limitation, your inability to access Remote Deposit or any part of Remote Deposit.
- For a failure to provide access or for interruptions in access to Remote Deposit due to Remote Deposit system failure.
- For delays due to OFAC (Office of Foreign Assets Control) or other screening processes deemed necessary by us, or governed by law.

NOTWITHSTANDING ANY OTHER PROVISIONS IN THIS ADDENDUM, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN COMPLETING A DEPOSIT, OR OTHERWISE ARISING FROM THIS ADDENDUM WILL BE TO CORRECT THE ERROR, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO REMOTE DEPOSIT.

29. **INDEMNIFICATION.** Unless prohibited by applicable law or caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless the Bank, its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from (a) a third party claim,

dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Remote Deposit.

30. Miscellaneous. In the event performance of the services provided herein in accordance with the terms of this Remote Deposit Addendum would result in a violation of any present or future statute, regulation or government policy to which the Bank is subject, and which governs or affects the transactions contemplated by this Remote Deposit Addendum, then this Remote Deposit Addendum shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and the Bank shall incur no liability to you as a result of such violation or amendment. No course of dealing between the Bank and you will constitute a modification of this Remote Deposit Addendum, or constitute an agreement between the Bank and Company regardless of whatever practices and procedures the Bank and you may use. This Remote Deposit Addendum is binding upon and inures to the benefit of the parties and their personal representatives, successors and assigns. This Remote Deposit Addendum is governed by the internal laws of the State of Wisconsin.

JACKSON COUNTY BANK INTERNET BILL PAYMENT SERVICE ADDENDUM

An Addendum to the Internet Banking Agreement and Disclosures and Mobile Banking Agreement

1. Coverage. This is your Internet Bill Payment Addendum with Jackson County Bank (Bank). The terms and conditions of this Addendum are in addition to any other account agreements, disclosures and/or other documents in effect from time to time governing your account.

2. Definition of Terms:

As used in this Addendum, the terms are defined as follows:

Payee means the person or entity to whom you wish a bill payment to be directed.

Payment Instruction means the information provided by you to us for a bill payment scheduled to be made to the Payee (such as, but not limited to: Payee Name, Payee account number, and Scheduled Payment Date).

Payment Account means your checking account(s) from which a bill payment will be made.

Business Day means Monday through Friday, excluding Federal Reserve holidays.

Scheduled Payment Date means the Business Day of your choice upon which your bill payment will begin processing.

Federal Holiday refers to New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day and Christmas Day.

Cutoff Time means 7:00 a.m. and 2:00 p.m. Central Time on any Business Day and is the time by which you must transmit Payment Instructions to have them considered entered on that particular Business Day.

You and your refer to each owner on an account accessible with Internet Banking, Mobile Banking and/or Bill Pay.

Us, we, our, and Bank refer to the Jackson County Bank.

Bill Pay or Bill Payment refers to our services and optional services allowing you to issue payment via the Internet or Mobile Banking.

Agreement or Addendum refers to the Internet Bill Payment Service Addendum as set forth in this document.

Password or Authentication Method refer to password(s), PIN(s), token(s), or other authentication means.

3. Your Responsibility. You are responsible for selecting all systems, hardware, and your Internet service provider and for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Internet service provider and systems and computer services.

BILL PAY IS PROVIDED AS IS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. USE OF THE SERVICE IS AT YOUR SOLE RISK. WE DO NOT WARRANT THAT BILL PAY WILL BE UNINTERRUPTED OR ERROR FREE, NOR DO WE MAKE ANY WARRANTY AS TO ANY RESULTS THAT MAY BE OBTAINED BY USE OF BILL PAY, EXCEPT WHEN WE ARE REQUIRED TO DO SO BY LAW. WE MAKE NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN RELATION TO BILL PAY, UNLESS DISCLAIMING SUCH WARRANTY IS PROHIBITED BY LAW.

4. Enrollment. To qualify for Bill Pay you must have had a customer relationship with us and have had an account with us for at least 30 days and be enrolled in Internet Banking. Your loan and deposit accounts must be in good standing and have acceptable past and/or present credit performance with us to be approved for this service. Payment Account approval for Bill Pay is at the discretion of the Bank. The Bank reserves the right to change enrollment requirements at any time without prior notice. The Bank reserves the right to cancel or terminate Bill

Payment at any time.

5. Access and Authentication. To access Bill Pay, you must use the user identification number or user created alias we provide together with your Password for Internet Banking. You acknowledge that our security procedures for accessing and using Bill Pay are commercially reasonable. You agree that we are authorized to act upon instructions we receive with respect to Bill Pay under your Customer ID, password, test questions or other code or authentication method that we require (these components are referred to herein collectively as your Authentication Method). We are not responsible for establishing the identity of any person who uses your Authentication Method. You are liable for all Bill Payments made or authorized with the use of your Authentication Method. You agree that if you give any component of your Authentication Method to anyone or fail to safeguard its secrecy, you will be in violation of your obligations under the Internet Banking Agreement, Mobile Banking Addendum and this Internet Bill Pay Service Addendum. You agree to take appropriate steps to ensure that all components of your Authentication Method are protected and kept confidential. You agree to indemnify and release the Bank from any and all liability, and agree not to make any claim or bring any action against the Bank, relating to our honoring or allowing any actions or transactions that are conducted under your Authentication Method or acting upon instructions, messages or authorizations provided to us using your Authentication Method. Any requests or instructions we receive from you through Bill Pay using your Authentication Method shall be considered in writing under all applicable law and shall have the same force and legal effect as a written authorization from you. This includes, but is not limited to, inquiries, changes to accounts or services or any other communication you provide us through Bill Pay using your Authentication Method. You agree to accept Bill Pay correspondence via email or secure email, and notify Bank promptly with email address changes. It is imperative to keep this contact information current as notification of payments rejected and canceled, as well as notification of payments not made due to insufficient funds, may be sent solely via the email address currently on file within Internet Banking. Jackson County Bank is not responsible for and has no obligation to resend or confirm receipt of email by you. You may receive more than one method of authentication, depending upon the types of services you request and the levels of security you select for those services. The Password or other authentication method has the same effect as your signature authorizing transactions. You agree to keep the Password safe, not to record the Password or otherwise disclose or make the Password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your Password and anyone who has access to your Password will have full access to the services you can perform on Internet Banking, Mobile Banking or Bill Pay, including full access to your Payment Accounts. You have no ability to limit any such person's authority. If anyone uses your Password with your permission, you will be responsible for any transactions performed by that person. If you have given someone your Password or other authentication method and want to terminate that person's authority, you must change your Password or authentication method or take additional steps to prevent further access by such person. If a third party should gain access to your Password, you alone are responsible for changing the Password so as to deny the third party's access to your banking information. Given the electronic nature of these transactions, the Bank shall have no liability to you in the event a third party should gain access to your Password through no fault of the Bank.

You should carefully select a Password that is difficult to guess. Minimum password requirements are enforced. We suggest you stay away from dates and any other information that may be easily deciphered. Change your password often, and immediately change your password if you think it may be compromised. You will be required to change your password periodically, as well as update/confirm your email address and authentication questions.

6. Customer Liability-Consumer only. Tell us at once if you believe your Password has been lost, stolen or otherwise becomes available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your Password, you can lose no more than \$50 if someone used your Password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Password, and we can prove that we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

7. Contact in Event of Unauthorized Transfer. If you believe your Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 715-284-5341, or write Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615.

8. Functions. Bill Payments are processed either through electronic transmission to the payee or by check drawn on your designated Payment Account and mailed to the payee.

9. Additional Functions. The following additional services are available in Bill Pay:

Rush Delivery - Guarantees a CHECK is delivered within one or two business days. Not all payees accept Rush Delivery and Rush Delivery will only appear when available. Fees apply and will be disclosed at the time the payment is initiated.

Gift Pay - Send the gift of money with a personalized message via CHECK for a special occasion to an individual. Fees apply and will be disclosed at the time the payment is initiated.

Charity Pay - Send a personalized donation to a charity or organization via CHECK. Fees apply and will be disclosed at the time the payment is initiated.

Pay a Person - Select to pay an individual in a variety of methods. This feature has pre-established dollar limits and may not be available to all Bill Pay users.

10. General. You understand that you are in full control of your account and by initiating a payment through Bill Pay you are authorizing payments, whether by check or electronically, on your behalf and you authorize Jackson County Bank to post payment transactions generated from Bill Pay to your Payment Account. You can pay bills either on an automatic recurring basis or periodically as you request.

Bill Payments are processed either through an electronic transmission to the payee or by check drawn on your designated Payment Account and mailed to the payee. Once you have established a new payee within Bill Pay, you may view the Payee list to determine if the payment will be sent electronically or by check, as this may affect the payment processing time. Periodically the Bill Pay system may convert the type of payments that are sent to specific payees, whether electronic or by check.

Each time you create an instruction for payment, you authorize us to debit your account for the total amount transmitted. You agree to maintain sufficient funds in the account on the transaction payment date requested to pay the amount of the transaction. Bill Payment fees are listed in Services and Fees brochure.

If a payment is initiated in error, you may or may not have the ability to stop payment. For assistance with a payment error, please contact Jackson County Bank.

We and/or our agent may refuse to process electronic or check transactions to OFAC prohibited parties, payees outside of the United States, or other transactions that would violate any laws of the United States.

11. How Bill Payments are Made. Once you have been approved for Bill Pay, you will select the Bill Payment tab within Internet Banking. Next, you will select the Add a Payee tab located within Bill Pay. You can follow the on-screen prompts for paying a Company, a Person or a Bank or Credit Union. You must provide sufficient information about a Payee to permit us to properly direct a payment and permit the Payee upon receipt of a payment to identify you as the payment source. You do this by filling in all required fields with accurate information, as directed by the Bill Pay screen messages. By providing us with the names and account information of those Payees to whom you wish to direct payment, you authorize us to follow the Payment Instructions you provide us in Bill Pay. It is your responsibility to provide accurate account numbers and payee information and to edit within Bill Pay as needed so that the payment will be properly submitted and applied.

Once the Payee has been created, you will need to schedule the payment amount and payment date. Once a payment date has been established you will be provided with an estimated delivery date; however, please note this is only an estimate and not guaranteed.

Payments may be set up as either a:

a. Single Payment: You may schedule a payment to be made one time to a Payee. The payment may be scheduled on a future date, or on the same day that you enter the Payment Instruction provided you enter the Payment Instruction by the Cutoff Time. Enter a payment amount, select your payment date and select Pay next to the payee you wish to pay. A Single Payment submitted after the Cutoff Time on the designated process date will be processed on the next business day.

b. Recurring Payment: You may schedule payments to Payees to be automatically initiated for a fixed amount on a scheduled payment frequency. Choose the option next to the Payee that says Make it Recurring to schedule your recurring payment. You may make payments weekly, biweekly, semi-monthly, monthly, quarterly, semi-annually or annually. If the Scheduled Payment Date does not exist in a certain month, then the payment will be initiated on the

last Business Day of the month. For example, if you schedule a payment for the 30th of each month, your payment for the month of February will be initiated on or before the last day of February. When establishing a recurring payment, you may elect to choose for the payment to Pay Before or Pay After a scheduled date that falls on a holiday or weekend.

You will be provided a confirmation number for each payment you schedule using Bill Pay. It is recommended that you record the confirmation number for your records.

We can process a Bill Payment when the Scheduled Payment Date has been scheduled prior to the established Cutoff Times on any Business Day. If you schedule a Bill Pay after the established Cutoff Times, we will process the transaction on our next business day. If you schedule a Bill Payment for a future date, we will process the transaction on that date, if that day is a business day. If the date you request for a future Bill Pay is not a business day, we will process the transaction based on the Pay Before or Pay After designation you selected. If you schedule a recurring Bill Pay and the transfer date does not exist in a month, the Bill Pay will be processed on the last business day of that month.

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your Payees.

You will see all pending payments in the Pending section of the Payments screen prior to the Scheduled Payment Date. A bill payment is a Pending Payment starting from the time you enter Payment Instructions until the payment is Processed. Once payments are processed, they can be seen on the History screen. A bill payment is Processed starting at the Cutoff Time on the Scheduled Payment Date.

Once your scheduled bill payment is Processed, we will relay your payment information to a third-party processor, who in turn will remit payment to your payee by one of the following means, at the vendor's sole discretion: (1) electronic payment; (2) by mailing your Payee a check drawn on your Payment Account. Electronic payments will be withdrawn from your account on the Scheduled Payment Date. Payments by check will be withdrawn from your account when the check is presented to the bank for payment from your account.

When we receive a Payment Instruction, you authorize us to debit your Payment Account and remit funds to the Payee on your behalf. Before an electronic payment is processed, available funds will be verified and withdrawn from your account. Bill Payments will be attempted at the established Cutoff Times depending on when the payment was established. If the payment cannot be processed due to insufficient funds Bill Pay will attempt to pay the bill for five business days. An email will be generated when the payment cannot be generated due to insufficient funds. If the payment cannot be paid at the end of the five business days the payment will be automatically canceled and you will be required to set up the payment again. You will receive an email notification if a Bill Payment has been canceled due to insufficient funds.

12. Sufficient Time for Payments is Necessary. Payments should be scheduled to allow sufficient time for mailing or electronic processing. Suggested scheduling for an ELECTRONIC PAYMENT is to allow three business days from when the payment is processed. Suggested scheduling for a CHECK payment is to allow 5 to 7 business days from when the payment is processed. We are not responsible for postal delays or processing delays by the payee for any payment made through Bill Pay.

Bill Payments will be processed at established Cutoff Times on business days. It is anticipated that most transactions will be processed by the next Business Day after your Scheduled Payment Date, and arrive approximately 3-7 Business Days after your selected Scheduled Payment Date. Due to circumstances beyond our control, particularly delays in handling and posting payments by slow responding Payees or financial institutions, some transactions may take a day or even a few days longer to be credited by your Payee to your account. For this reason, it is necessary that all Scheduled Payment Dates selected by you be no less than seven (7) Business Days before the bill's actual due date if paid by check and three (3) Business Days before the bill's actual due date if paid by electronic funds transfer, not the late date and/or a date in the grace period. Payment instructions entered after the Cutoff Time or on non-Business days will be considered entered in Bill Pay on the next Business Day. For Recurring Payments, this means that you must allow additional time for months in which weekends or holidays reduce the number of Business Days between the Recurring Payment date and the bill's actual due date. In any other event, including, but not limited to, choosing a Scheduled Payment Date less than seven (7) Business Days before the bill's actual due date if paid by check and three (3) Business Days before the bill's actual due date if paid by electronic funds transfer, the risk of incurring and the responsibility for paying and all late charges or penalties shall be borne by you.

You understand that we and our authorized agents will use reasonable efforts to ensure payments reach payees on time, but cannot guarantee the time a payment will be received and/or posted by a Payee. We and our authorized

agents will use reasonable effort in assisting you with the reversal of any service fee or late charge that is related to a payment processing error. We and our authorized agents will not be responsible for any loss or penalty that may be incurred due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.

Note: Some check and electronic payments may require additional processing time due to OFAC.

13. Rejection of Payment. Payments may be rejected, returned or sent to an incorrect address due to incorrect payee data. If a payment is rejected you will receive an email notification (due to invalid account number or invalid payee mailing address for example).

14. Stop Payment of a Bill Payment, Check, or Electronic Transaction. Stop payment orders may only be initiated for Bill Pay checks you have initiated against your account(s). Stop payment orders initiated using Internet Banking are considered by us to be oral stop payment requests, which shall only be effective for fourteen (14) days. The bank will send you a Stop Payment Order, which must be signed by you and returned to the bank within 14 days of your submission via Internet or your stop payment order will expire. All other stop payment rules that are described in the Deposit Account Rules shall apply. Your stop payment order requests must include the exact information requested by Internet Banking in order to be effective. You are responsible for all stop payment orders initiated through Internet Banking, and we have no liability in connection with such activity.

For electronic Bill Payments, we may not have reasonable opportunity to act on any stop payment order given after a payment is Processed. Stop payment requests will be accepted only if we have a reasonable opportunity to act on such requests. The fee for each stop payment order will be the then current charge for such service, as amended from time to time.

15. Cancelling a Bill Payment (check or electronic withdrawal). Prior to the established Cutoff Times, you may cancel or edit a Pending Payment within Bill Pay by selecting and accurately completing the appropriate fields. If a payment is initiated in error, please contact Jackson County Bank at 715-284-5341.

16. Our Rights. If we fail to cancel or stop a bill payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we re-credit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that person.

17. Payments and Overdrafts. If for any reason a payment processed through Bill Pay causes an overdraft or insufficient funds situation occurs, we may charge the current overdraft or non-sufficient funds fee per item. We may charge payments against the account even though the charge creates an overdraft, or we may refuse to make payments if the charge creates an overdraft. If you overdraw your account, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

Check payments made through Bill Pay services causing an overdraft against your account may be returned to the merchant for non-sufficient funds. Check payments will be generated regardless of available funds and may cause an overdraft against your account if funds are not deposited prior to the check clearing your account.

Electronic Bill Payments are generated once available funds have been verified against the Payment Account. Funds verification for electronic Bill Payments will be attempted at the established Cutoff Times depending on when the payment was created. If the payment cannot be processed, due to insufficient funds, Bill Pay will attempt funds verification for five business days in an attempt to pay the bill. If the payment cannot be paid at the end of the five business days the payment will be automatically canceled and the payment will need to be created again by you. An email will be sent when the payment cannot be generated due to insufficient funds or if the payment has been canceled due to insufficient funds.

18. Limitations on Transfers from Money Market or Savings Accounts. Under federal regulations, you may make no more than six transfers and withdrawals to another of your accounts or to a third party by means of a preauthorized electronic fund transfer, telephone (or data transmission) transfer, including Internet Banking transactions, or check and draft, debit card or similar order to third parties per month or statement cycle from your savings or money market deposit account. Each fund transfer or bill payment through Internet Banking or Mobile Banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month. (However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.) Excess withdrawals may result in the restriction of funds transfer or account closure or applicable

fees. The Deposit Account Rules, Truth in Savings Disclosure, or Services and Fees Brochure may include other restrictions and charges.

19. Fees. We will charge you for Internet Banking/Mobile Banking/Bill Payment fees, if any, as described in the Services and Fees Brochure, or any other related Internet Services Agreement, Enrollment or Addendum, and as amended by us from time to time, and otherwise in accordance with the Deposit Account Rules.

20. Duty to Report Errors. You agree that it is your responsibility to review all such information that the Bank makes available to you in a timely manner to verify that Bill Payments are accurate. You agree to notify us promptly of any errors, omissions, or discrepancies involving Bill Pay within the time periods established in the Deposit Account Rules. You may notify the Bank by contacting us in writing to P.O. Box 490, 8 Main Street, Black River Falls, WI 54615 or telephoning us at 715-284-5341, in person, or through Internet Banking Secure Contact. You agree to cooperate in any investigation by the Bank of any error. Subject to applicable law, any failure by you to notify the Bank of any error, omission or other discrepancy in accordance with this Internet Bill Pay Service Addendum and the Deposit Account Rules shall relieve the Bank of any liability for such error, omission or discrepancy.

By utilizing Bill Payment, you agree that we reserve the right to obtain financial information regarding your account from a Payee to resolve payment-posting problems.

21. Periodic Statements. Your Bill Pay account activity will appear on your periodic account statement(s). All statements and notices should be examined by you promptly upon receipt. You can view payment activity on the Internet Banking or Mobile Banking account activity screens. You may also view your Bill Pay account activity under the History section or the Pending section on the Bill Pay page within Internet Banking.

22. Our Liability for Failure to Make Transfers. If you have given us all of the proper and timely instructions and have properly completed all fields to complete a Bill Payment, and we do not complete a Bill Payment to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the Bill Payment.

- If the money in your account is subject to legal process or other encumbrances restricting the Bill Payment.

- If the Bill Payment would go over the credit limit on your overdraft credit plan, if any.

- If a system was not working properly and you knew about the malfunction or failure when you initiated the Bill Payment.

- If circumstances beyond our control (such as fire, power failure or natural disaster) prevent the Bill Payment or use of Bill Pay despite reasonable precautions that we have taken.

- If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse.

- If you have not provided us with complete and correct payment information, including without limitation the name, address, account number and payment amount for the payee on a bill payment.

- If you have not properly followed the instructions for using Bill Pay.

- If your operating system is not properly installed or functioning properly.

- For errors or failures from any malfunctions of your browser, internet service provider, computer, computer virus or other problems relating to the computer equipment you use with Bill Pay, including, without limitation, your inability to access Bill Pay or any part of Bill Pay.

- For a failure to provide access or for interruptions in access to Bill Pay due to Bill Pay system failure.

- For delays due to OFAC (Office of Foreign Assets Control) or other screening processes deemed necessary by the Bank, or governed by law.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD-PARTY PROVIDER IN TRANSFERRING FUNDS OR PAYING A BILL, OR OTHERWISE ARISING FROM OR RELATING TO THIS AGREEMENT WILL BE TO CORRECT THE ERROR, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO BILL PAY.

23. Account Information Disclosure. You acknowledge that we may subcontract some of the services to be provided under this Agreement. Subject to any applicable consumer protection law, you agree that we do not control any third party supplying services in connection with Bill Pay, and you will hold us harmless for any failures, acts or omissions of any third party.

We will disclose information to third parties about your account including the Bill Payments you make, as permitted by law, including, without limitation: where it is necessary for completing or tracing Bill Payments or resolving errors or

claims; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant or other financial institution; in order to comply with court orders or other legal process; to comply with subpoenas, summonses, search warrants or requests from government agencies; to other companies affiliated with us; to others with your consent; and whenever required by law.

You agree that we may deliver our privacy notices and opt-out notices to you by making them available on our web site.

You authorize us to obtain credit information on you at any time prior to our agreement to provide a service or during the time you are using a service.

24. Access and Termination. Bill Pay is generally accessible 24 hours a day, 7 days a week, except it may be inaccessible for system maintenance and during processing. However, you understand and acknowledge that the Internet is an unsecured, unstable, and unregulated environment, and that your ability to use Bill Pay is dependent upon the commercial or internal on-line service you have chosen and are using, as well as the Internet and equipment, software systems, data and services provided by various vendors and third parties (including telecommunications carriers, equipment manufacturers, firewall providers and encryption system providers). You understand that while we and our service providers have established certain security procedures designed to prevent unauthorized access to accounts or transactions, there is no assurance that inquiries or transaction activity will be completely secure, or that access to Bill Pay will be free from delays, interruptions, malfunctions, or other inconveniences generally associated with this electronic medium. You also understand that there may be times when access to Bill Pay is unavailable, and neither we nor our service providers assume responsibility for the operation, security, functionality or availability of the Bill Pay systems. You acknowledge that you are solely responsible for the adequacy of the systems, software, and Internet provider utilized by you to process banking transactions, and to do so accurately. We will not be liable for damages arising from delay, failure or error in transmission while using Bill Pay or your inability to access the system.

The Bank may cancel or suspend Bill Pay, in whole or in part, at any time without prior notice to you. Cancellation or suspension shall not affect your liability or obligations for any payments made under this Agreement on your behalf. We may modify, suspend or terminate your privilege of using Bill Pay and may withhold approval of any transaction, at any time, without prior notice to you or refund of fees you have paid. In the event we terminate Bill Pay, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Termination shall not affect the rights and obligations of the parties for transactions made with Bill Pay before we have had a reasonable time to respond to your termination request.

You may terminate the use of Bill Pay by deleting all of your Pay From Accounts using the edit function within the My Accounts - View Accounts area. You may also contact us by phone, in writing, in person, or through Internet Banking Secure Contact. Any one person who can access your Bill Pay account may terminate Bill Pay. Your termination of your Bill Pay will automatically terminate any future scheduled payments. You remain obligated for any outstanding Bill Payments despite the status of your account.

25. Third Parties. You understand that support and services relating to Bill Pay are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service. Unless a release is prohibited by law, you release us from any liability for failures, acts or omissions of any third-party system operator including, but not limited to, unauthorized access to theft or destruction of your information or instructions.

26. Amendment. Except as required by law, we may in our sole discretion change these terms, and modify or cancel Bill Pay, or the features we offer, at any time, without notice. This may include adding new or different terms to, or removing terms from this Agreement or Addendums to this Agreement. When changes are made, we will update this Agreement on our website at www.jacksoncountybank.com. The website will be updated on or before the effective date of any such changes to the agreement, unless (a) an immediate change is necessary to maintain security or to prevent fraud; or (b) a legal or regulatory requirement requires immediate change; in which event this Agreement will be updated within a commercially reasonable period of time. You will be notified of changes to the Agreement which materially affect your rights. By continuing to use Bill Pay or related services after such notice of any change, you agree to the change. Amendments will be effective upon the date indicated in the notice, if applicable.

27. Other Agreements. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Internet Banking Agreement and Disclosures, Deposit Account Rules, Services and Fees Brochures and Truth in Savings Disclosure. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts or the functions performed using Bill Pay, the agreement most specifically addressing the service or issue shall govern and prevail. This Agreement is binding upon and inures to the benefit of the parties and their personal representatives,

successors and assigns. This Agreement is governed by the internal laws of the State of Wisconsin.

28. Additional Provisions. We are not responsible for any electronic viruses, spyware, phishing attempts or other malicious Internet or computer activity that you may encounter. We encourage you to obtain Internet security software or hardware to combat this activity such as anti-malware, firewall, anti-spam, and intrusion prevention. You should also regularly update your security software and hardware and educate yourself on safe Internet and email practices.

You agree that transmission of confidential and sensitive personal information is at your sole risk. We reserve the right to monitor and review transmissions on-line and in storage, and to remove or reject any material which we, at our sole discretion, believe may be unlawful or objectionable, without prior notice to you.

For Customer assistance you may call the Bank at 715-284-5341, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. You may also contact Jackson County Bank Bill Pay Support at 844-357-9673, Monday through Friday between the hours of 6:30 a.m. and midnight Central Time. For security purposes, additional customer verification will be required when calling this support number.

By agreeing to this Internet Banking Bill Payment Service Addendum, you understand and agree to your responsibilities and the services provided. Your consent shall remain valid until such time as you exercise your right to revoke this consent.

******* In Case of Errors or Questions About Your Electronic Transfers *******

Telephone us at 715-284-5341 or write us at Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615 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 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.

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 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 us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. The 10-day periods in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45-day time period to investigate your complaint or question will be 90 days in place of 45 days.

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