



BUSINESS INTERNET BANKING APPLICATION & ONLINE TERMS AND CONDITIONS ACKNOWLEDGEMENT FORM

BUSINESS INTERNET BANKING PROFILE

Customer Name: _____ Tax Identification Number: _____

Address: _____ Phone Number: _____

City: _____ State: _____ Zip Code: _____

Email Address: _____

Company Administrator (Individual Name): _____

If the Company Administrator is not a signer on the business account(s,) please complete the following:

Administrator Verification Information:

Birthdate: _____ Password/Mother's Maiden Name: _____

BUSINESS ACCOUNT INFORMATION

*List account number then place a check in each corresponding activity field that you would like to have access to on the account.

Account Number	View Balance	Transfer Credit	Transfer Debit	Stop Payment
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ONLINE TERMS AND CONDITIONS ACKNOWLEDGEMENT FORM

I am a signer on the above-mentioned accounts; I have read and understand Rock River Bank's Internet Banking Disclosure Agreement and have received a copy to retain for my records.

Customer Name (Please Print)

Date

Signature

Mail completed application to: Rock River Bank, Cash Management Dept., 2470 Eastrock Drive, Rockford, IL 61108 or drop it off at the nearest branch location. The disclosure is yours to keep.

ONLINE BANKING AGREEMENT AND DISCLOSURE STATEMENT

Please read this entire Online Banking Agreement and Disclosure Statement (“*Agreement*”) prior to using “Rock River Bank Online”. By executing this Agreement and an Internet Banking Application, you acknowledge your receipt and understanding of this Agreement and agree to all its terms and conditions for using Rock River Bank Online.

SECTION 1. WHAT THIS AGREEMENT COVERS

This Agreement between you and Rock River Bank governs the use of Rock River Bank Online, an electronic service that permits Rock River Bank customers to access a number of financial services through the use of personal computers or similar access devices (collectively referred to as the “*Services*”). Access will be provided through the Internet. Accounts and certain Services provided by Rock River Bank that you access through Rock River Bank Online are governed by separate agreements with you. This Agreement supplements the Rock River Bank Deposit Account Agreement and Disclosures and any other agreement between you and Rock River Bank received by you when you opened your accounts at Rock River Bank and from time to time sent to you by Rock River Bank. In the event of any conflict with any other agreement, this Agreement will control with respect to the electronic banking Services described herein.

If you have lost this Agreement or have further questions regarding these subjects or the Services, please contact us by calling 1-815-732-3111 between 8:00 a.m. and 7:00 p.m. Monday through Friday or 8:00 a.m. to 12:00 p.m. on Saturday, excluding bank and federal holidays or by logging on to the Rock River Bank website (www.rockriverbank.com) to obtain a new copy of this Agreement.

The terms “you” and “your” refer to the Rock River Bank Online customer. “Rock River Bank,” “we,” “us,” and “our” mean Rock River Bank. “Access Service Provider” means any Internet or Online Service Provider providing connection to the Internet.

SECTION 2. ROCK RIVER BANK ONLINE ACCESS AND SECURITY

To access your accounts through Rock River Bank Online you must have a deposit account at Rock River Bank, a User ID and password (“*PIN*”) (which is established at the time internet access is set up), a signed Internet Banking Application and this signed Agreement and access to the Internet. You must use a recommended version browser in order to meet Rock River Bank Online security standards. Recommended browsers with 128-bit encryption include: Netscape Navigator 4.0 or later; Netscape Communicator 4.0 or later; Microsoft Explorer 4.0 or later; America Online 4.0 or later (each, a “*Browser*”). You are responsible for obtaining, installing and maintaining all computer software and hardware necessary for using Rock River Bank Online. We are not responsible for errors or malfunctions or failures of your hardware or software or the Internet.

You agree that use of your PIN constitutes your authorization for all transactions made using your PIN including all pre-authorized electronic fund transfers. You agree not to give or make your PIN available to any unauthorized individuals. If you believe that your PIN, computer or software has been lost or stolen, or that someone may attempt to use the Services without your consent or has transferred money without your permission, you must notify us at once by calling Rock River Bank at 815-732-3111 between the hours and on the days noted above or for Bill Payment call our service provider CheckFree 24 hours a day, 7 days a week at 877-370-1783.

SECTION 3. ROCK RIVER BANK ONLINE SERVICES

You can manage your accounts using Rock River Bank Online. If you are an individual or business account holder you may do the following:

- View account balances
- Review transaction history
- View account statements
- Contact customer service
- Place stop payment orders
- Transfer funds between your accounts at Rock River Bank
- Online Bill Payment Services

In addition, if you are a business account holder you may do the following (separate service agreement(s) are required, and special service fees apply):

- Set up EFTPS (Electronic Federal Tax Payment System)

- Make wire transfer requests
- Originate ACH Entries to disburse or collect funds

If you are a Rock River Bank Online business customer, special terms apply to your Online Banking Agreement. You are able to customize your banking relationships with Rock River Bank by assigning individual User access for employees or others to your accounts. You may designate which accounts a User may access as well as the level or limits of said access, which may include the ability to view account information only or the ability to transfer funds. You are responsible for the actions of each User, which you assign. Sections 12A through D of this Agreement and the provisions of the Federal Electronic Funds Transfer Act, including limitations on liability for unauthorized transfers, do not apply to your business accounts.

SECTION 4. FUNDS TRANSFERS/ONLINE BILL PAYMENT SERVICES

A. Funds Transfers

Rock River Bank Online enables you to transfer funds between your accounts at Rock River Bank (and to third parties if you are a business customer). If you make electronic fund transfers to or from your accounts which have been established primarily for personal, family or household purposes, then the Electronic Funds Transfer Act and its implementing regulation, Regulation E, provide you with certain rights and responsibilities governing such transfers, and the following provisions also apply to you.

B. Permitted Bill Payments

The Bill Payment service permits you to use your Browser to direct payments from your designated online Bill Pay account ("Bill Pay Account") to third parties you wish to pay. Your Bill Pay Account must be a checking account. Through the Bill Payment service, you can pay bills from your Bill Pay Account to businesses or individuals.

All payments you make will be deducted from the Bill Pay Account. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time in compliance with applicable laws and regulations. You may not use the Bill Payment Service to make payments to settle securities purchases, payments to interest bearing accounts, tax payments, or court ordered payments. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited. All payments must be scheduled to allow sufficient processing time prior to the payment due date.

Funds must be available in your Bill Pay Account on the scheduled payment date. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday or holiday), funds must be available in your Bill Pay Account the prior business day (e.g., Friday). After funds are withdrawn from your Bill Pay Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

If the session during which you schedule a payment or transfer ends before the time(s) specified in the Deposit Account Disclosure, we will be considered to have received it on that day if it is a business day. Otherwise, it will be considered received on the following business day. For all entries made using the Service, the time recorded by the Online Banking service controls.

C. Repeating Online (Automatic Recurring) Payments

You may choose to schedule automatic recurring payments to recur in the same amount at regular weekly, monthly or semi-monthly intervals. When you create a new payee in the Bill Payment service, it has a temporary status until we have had sufficient time to set up the Bill Pay Account, and for your business payees, verify information about your account. You should schedule a payment to a new payee at least ten (10) business days before any payment due date, to allow us time to set up the payee and verify information about your account with the payee.

For all subsequent payments, we suggest you allow up to 10 days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). However, you agree that you will allow at least (5) **business** days between the date you schedule a payment to be initiated and the payment due date. You are fully responsible for all late fees, finance charges or other action taken by the payee.

All repeating online (automatic recurring) payments scheduled to be made on a date that does not occur in a particular month, such as the 31st, will be made on the previous business day.

D. Stopping, Modifying or Canceling Payments

If your Bill Pay Account does not have sufficient funds to make a payment as of the date the transfer or payment is attempted or scheduled to be made, the transfer or payment may be canceled and no further attempt will need to be made by the bank to make the transfer or payment. Rock River Bank shall have no obligation or liability if it does not complete a transfer or payment because there are insufficient funds in your Bill Pay Account to process a transaction. In all cases, you are responsible for either making alternate arrangements for the payment or rescheduling the payment through the Service. In the case of recurring payments, only the payment currently scheduled will be canceled. Recurring payments scheduled for future dates will not be affected.

To cancel or change a payment, use the Bill Payment Service. Payments must be changed or canceled using the Service prior to the business day the transaction is scheduled to be initiated. Under certain circumstances, there may be other requirements. Contact Bill Payment Customer Support for more information.

Bill Payment Customer Support is provided through our service provider, CheckFree. You may contact them for Bill Payment support by telephone at (877) 370-1783, 24 hours a day. Before calling, please review the Support Instructions in the Bill Payment web page.

SECTION 5. MAINTAINING YOUR ACCOUNTS

You agree to properly maintain any account you have with Rock River Bank, to comply with the rules governing these accounts, and to pay any fees associated with the use or maintenance of these accounts. You acknowledge that if any of the account(s) are Money Market Accounts, Federal regulations permit a maximum of six (6) "pre-authorized" transfers from such accounts per calendar month or statement cycle of at least four weeks. If you repeatedly violate these limitations, Federal regulations would require us to close the account and place the funds in an account you are eligible to maintain, or take away the transfer and draft capabilities of the account.

SECTION 6. WHAT ROCK RIVER BANK ONLINE WILL COST

There are currently no monthly service charges or transaction fees for using Rock River Bank Online. However, you are responsible for all telephone charges incurred in connecting to Rock River Bank Online. You are also responsible for charges by any Access Service Provider. No charge is made for use of the Rock River Bank Online connection. There may be separate charges for additional services you request on Rock River Bank Online for example, stop payment fees, wire transfer fees, and cash management fees. You will be informed of the cost of each additional service through your Rock River Bank Deposit Account Agreement and Disclosure or other applicable service agreements.

SECTION 7. CHANGES IN TERMS/FEEES

Rock River Bank may change the Rock River Bank Online services and the terms, including fees, set forth in this Online Agreement or the Fee Schedule, upon mailing or delivering a notice of the changes to you at the address on our account records and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will be deemed to have received it three days after it is sent. You understand that by using Rock River Bank Online after a change becomes effective, you have agreed to such changes.

SECTION 8. INACTIVITY / CANCELLATION

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking Services.

If you are not paying a monthly service charge for the Service, we may convert your account to inactive status if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 90-day period. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through or otherwise use the Services.

To cancel the Online Banking and/or Bill Payment Service, you must notify Rock River Bank and provide your name; address; whether you are discontinuing Online Banking, which in turn cancels Bill Payment, or Bill

Payment only; and the effective date to stop the service. When Bill Payment is terminated, any prescheduled bill payments made through Online Banking will also be terminated. This Agreement will remain in effect until you or Rock River Bank terminates it. You understand that you may cancel this Online Agreement at any time by notifying Rock River Bank electronically or by mail at the address provided below. If you terminate Rock River Bank Online service, we reserve the right to continue making previously authorized transfers and other transactions until we have a reasonable opportunity to act upon your termination notice. This will also cancel any Rock River Bank Online Services you obtain from other information providers, but will not terminate your accounts with Rock River Bank.

Rock River Bank may cancel this Online Agreement and terminate your use of Rock River Bank Online (including the Bill Payment Service) for any reason, at any time. We will try to notify you in advance, but we are not obliged to do so. Once your Online Agreement has been terminated, we will make no further transfers or other transactions you have previously authorized.

To cancel any of your electronic banking services, contact Rock River Bank customer service at:

Rock River Bank Online
101 South 4th Street
Oregon, IL 61061
815-732-3111

SECTION 9. BUSINESS DAYS AND HOURS OF OPERATION

Our business days are Monday through Friday except for bank holidays. You can access your accounts through Rock River Bank Online seven days a week, 24hours a day. However, Rock River Bank Online may not be available for certain hours, from time to time due to system maintenance. You may access your accounts using the touch-tone service during these times to conduct transactions.

A transfer between your accounts at Rock River Bank initiated through Rock River Bank Online on a business day is posted to your account the same day. All transfers made after 4:00p.m. (CST) on a business day, or 12:00p.m. (CST) on Saturday, Sunday or a bank holiday will be posted the next business day.

SECTION 10. ACCOUNT STATEMENTS

All of your transactions through Rock River Bank Online will be shown on your monthly account statements, which we will continue to mail to you. You may also review transaction activity online through Rock River Bank Online.

SECTION 11. GOVERNING LAW

The terms and conditions of this Online Agreement and activity using this service will be governed by Illinois law and applicable federal law.

SECTION 12. LIABILITY

You authorize us to credit or charge your Bill Pay Account or other accounts for all payments and transfers initiated through the Services with your PIN. You are liable for all of these transactions and for all unauthorized transactions to the extent permitted by applicable state and federal law.

A. LIABILITY OF ROCK RIVER BANK ONLINE

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for the late charges you incur up to a maximum of \$200. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal, software, Browser or system you were using was not working properly and you knew about the breakdown when you started the transfer.
5. If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy or due to legal process or other encumbrance restricting the transfer.
6. If your transfer authorization terminates by operation of law.

7. If you have not properly followed the scheduling instructions on how to make a transfer included in this Agreement.
8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If we have a reasonable basis for believing that unauthorized use of your PIN or user ID or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.
10. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
11. Other exceptions stated in our Deposit Account Agreement with you.

Rock River Bank agrees to make reasonable efforts to ensure full performance of Rock River Bank Online. Our sole obligation to you arising out of non-availability, interruption, or delay in providing the Services, shall be to use commercially responsible efforts to resume the Services. Rock River Bank will be responsible for acting only on those instructions sent through Rock River Bank Online "message center" customer service channel, which are actually received and cannot assume responsibility for malfunctions in communications facilities not under our control (including the Internet or any Access Service Provider or Browser) that may affect the accuracy or timeliness of messages you send. Rock River Bank will not be responsible for any losses or delays in transmission of instructions arising out of the use of any Access Service Provider or caused by any Browser. Rock River Bank is not liable for any computer virus or related problems, which may be attributable to the Internet or services provided by any Access Service Provider or any Browser.

Rock River Bank is not responsible if you give incorrect instructions, or if your payment instructions are not given sufficiently in advance to allow for timely payments, or if there are delays in mail service.

Rock River Bank may act on instructions received under your PIN. For security purposes, we recommend that you memorize your PIN and not write it down. No one from Rock River Bank will ever ask you for your PIN. You agree not to provide your PIN to anyone and agree to notify us immediately, if you believe your PIN is lost or stolen.

Except as otherwise provided by law, you agree that Rock River Bank is not responsible for any loss, injury or damages, whether direct, indirect, special or consequential, as a result of the use of Rock River Bank Online or arising in any way out of the installation, use or maintenance of your personal computer or software. **ROCK RIVER BANK DOES NOT MAKE ANY WARRANTIES CONCERNING THE HARDWARE, SOFTWARE, SERVICES OR BROWSER OR ANY PART THEREOF INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.**

The provisions contained in the preceding paragraphs constitute our entire liability to you and your exclusive remedy.

B. CONFIDENTIALITY

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

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us written permission, or
5. As otherwise provided in our Privacy Statement

C. UNAUTHORIZED TRANSFERS

1. *Consumer Liability.*

(a) *Generally.* Tell us AT ONCE if you believe your password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your password without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your password, and we can prove 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 after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

2. *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 or write us at the telephone number or address listed below.

D. ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, 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 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 (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

Rock River Bank
101 South 4th Street
Oregon, Illinois 61061
Phone: (815) 732-3111

SECTION 13. ELECTRONIC MESSAGES

Normal Internet e-mail transmissions may not be secure. Accordingly, if you desire to contact us electronically you agree to do so only through the "message center" task in the "customer service" channel, which provides greater security.

We strongly discourage you from sending confidential information to us via e-mail. Rock River Bank is not responsible for any error or problems of any kind involving your e-mail. You also agree to receive communications regarding your account electronically at the e-mail address you have furnished to us, and you will not attempt to circumvent receiving any messages. You are deemed to have received any electronic messages sent to you and they shall be considered received within three (3) days of the date sent by us, regardless of whether or not you sign on to the Service within that time frame. You may print a copy of such communications by using the "print" function of your software or you may request that Rock River Bank mail you a paper copy of such communication by contacting Customer Service.

You should not rely on electronic messages if you need to communicate with Rock River Bank immediately – for example, if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur. Please call us at 1-815-732-3111 during the hours listed in Section 1 of this Agreement.

SECTION 14. CONTACTING ROCK RIVER BANK BY PHONE OR MAIL

To notify us, call (815) 732-3111 or write us at the following address:

Rock River Bank
101 South 4th Street
Oregon, IL 61061
Attn: Internet Banking

SECTION 15. BUSINESS ACCOUNTS

If you are a Rock River Bank Online business customer, special terms apply to your Online Banking Agreement. You are able to customize your banking relationships with Rock River Bank by assigning individual User access for employees or others to your accounts. You may designate which accounts a user may access as well as limit the levels of said access, which may include the ability to view account information only or the ability to transfer funds. You are responsible for the actions of each user that you assign. The provisions of the Federal Electronic Funds Transfer Act, including limitations on liability for unauthorized transfers, do not apply to your business accounts.