

disclosure, our business days are Monday through Friday. Holidays are not included.

If you do not tell us within two (2) business days after you learn of the loss or theft of your card and we can prove we could have stopped someone from using your card without your permission, if you had told us, you could lose as much as \$500.00.

If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

*To report lost or stolen cards after banking hours, telephone 1-800-264-4274.

Bank's Liability for Failure to Make Transfers

If the Bank does not properly complete a transfer to or from your account according to our agreement with the cardholder, we will be liable for your losses or damages. However, there are some exceptions, where we will not be liable. For instance:

1. If, through no fault of ours, your account does not contain enough money to make the transfer.
2. If the terminal where you are making the transfer does not have enough cash to make the transfer.
3. If the electronic funds system was not working properly and you knew about it when you started the transfer.
4. If due to circumstances beyond our control, such as fire or natural disaster prevent the transfer.
5. There could be other situations that may occur that are not covered in the above examples.

In Case of Errors or Questions About Your Electronic Transfers

If you think that a transaction has been posted incorrectly to your account, or if you have any questions about your monthly bank statement or receipt issued to you at an automatic teller machine, please contact our Customer Service department by calling (217) 562-3961, or writing:

First National Bank of Pana
306 S. Locust St., Pana, IL 62557

As soon as you can. You must tell us no later than sixty (60) days after we send you the first statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are not sure about and explain as clearly as you can, why you believe it is an error or why you need further explanation.
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 questions in writing within ten (10) business days.

We will inform you of the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. However, we may instead take up to forty-five (45) days to investigate your complaint or questions if we would need more time to clarify the situation. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, in order to allow you to have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

International Transactions

The rate of exchange between the Transaction Currency and Billable Currency used for the processing of international VISA Transactions is (i) wholesale market rate or (ii) government-mandated rate, in effect one day prior to the processing date, increased by one percent (1%).

Fees by Others

Notice Regarding ATM Fees By Others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

ELECTRONIC BANKING TRANSACTION

Consumer Agreement & Disclosure

FIRST NATIONAL BANK PANA • ASSUMPTION • TAYLORVILLE



“The Quality Bank”

www.fnbpana.com

The following information applies to any electronic banking transaction pertaining to your deposit account(s) with the First National Bank of Pana. This document also contains specific information about electronic funds banking cards issued to you by the First National Bank of Pana. The First National Bank of Pana may hereafter be referred to in this document as the Bank, we or us. Further reference is made to Debit Check (VISA Check) Card activity and Automatic Teller Machine (ATM) Card activity within this document. Both cards can be used at any eligible ATM or Point-Of-Sale (POS) Terminal while only the VISA Check Card can be used for purchases at participating merchants. These cards will be hereafter referred to as Electronic Funds Cards and disclosures made as such can be understood to apply to both cards unless these cards are mentioned by name when separate disclosures are necessary.

Electronic Funds Transfer
Disclosure/Agreement

Effective Date
January 2010



Electronic Funds Transfer Disclosure/Agreement

1. We will issue to you an Electronic Funds Card for your use only, subject to the terms of this Agreement and the Electronic Funds Transfer Act and Regulation E, all as amended from time to time.

2. You will be assigned a Personal Identification Number (PIN), but it may be possible for us to allow you to determine your own PIN after your card is initially issued to you. At no time are you to reveal or make available, directly or indirectly, your PIN to any other person.

3. Your VISA Check Card has 2 uses. You can use your card instead of a check to purchase goods and services at any merchant who has agreed to accept the card. You can also use your card to withdraw cash from, make deposits to, transfer funds between or make balance inquiries about your deposit accounts at any qualified ATM. Your ATM Card is primarily limited to withdrawing cash from, making deposits to, transferring funds between or making balance inquiries about your deposit accounts at any qualified ATM. The amount of all such transactions will be deducted from and/or deposited to your designated Bank deposit account(s). The Bank reserves the right to determine which deposit account(s) are eligible for these services.

4. We may limit the amount of your purchases to your available balance. You agree that we may hold funds representing purchases or withdrawals authorized until posted to your account.

5. You may not place a stop payment on any transaction conducted with your VISA Check Card.

6. You may not enter into any pre-authorized payment arrangements using your Electronic Funds Card.

7. All Electronic Funds Transfer Cards are the property of the Bank and may be revoked or canceled without notice. Thus, you hereby agree to surrender the card upon demand.

8. You may cancel your Electronic Funds Card by notifying the Bank in writing and physically surrendering your Electronic Funds Card.

9. Nothing in this agreement shall be deemed to annul, limit, or in any way modify the terms of any other

relationship you may now or hereafter have with us.

10. You authorize us to obtain any information deemed necessary to process any application for an Electronic Funds Card. Additionally, you agree that we will disclose information to third parties about your account for the purchases or withdrawals you make: a) where it is necessary for completing purchases; b) in order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; c) in order to comply with a government agency or court order; or d) if you give us your written permission.

11. The Bank reserves the right to attach fees at any time for the use of the Electronic Funds Card subject to applicable laws and regulations. These fees if applicable, will be deducted from your designated Bank deposit account.

12. If you have a problem with the quality of goods or services that you purchased with your VISA Check Card at a VISA merchant, you may have the right to reimbursement from that merchant. Certain limitations may apply. You agree to cooperate in our investigation and to provide us with receipts and signature exemplars upon request. For more information regarding this feature, contact us at (217) 562-3961.

Transaction Limitations

VISA CHECK CARD OPTION: During a 24 hour period ranging from Midnight to Midnight each day, you may have an unlimited transactions and when combined cannot amount to more than \$1,000.00 in an online mode and \$200.00 in an offline mode.

ATM CARD OPTION: During a 24 hour period ranging from Midnight to Midnight each day, you may have unlimited number of transactions that when combined cannot amount to more than \$200.00 in both an online and offline mode. You are limited to \$1,000.00 in combined ATM and VISA Check Card Activity per 24 hour period in an online mode and \$200.00 in an offline mode.

With the first two deposits of the above designated 24 hour period, you will be given immediate access to 20% of those deposits, not to exceed \$200.00 when combined. For security reasons, there may be other limits on the number and amounts of transfers, cash withdrawals or

purchases you may make using your Electronic Funds Card.

Usage Documentation

You will receive a receipt describing any transaction to or from an account using a terminal which accepts your Electronic Funds Card at the time of the transaction. These transactions will be documented on your deposit account statement in its descriptive transaction area. If there are no electronic transactions/transfers during a monthly statement period, none will be shown. If you have arranged to have direct deposits made to your deposit account, the Bank will notify you if the Bank is aware that the deposits are not made as scheduled. Deposits will be reflected on your statement also.

Pre-Authorized Electronic Fund Transfers

If you have told us in advance to make regular payments out of your deposit account by electronic funds transfer, you may stop any of these transfers. Call us at (217) 562-3961 or write to us at:

First National Bank of Pana
306 S. Locust St., Pana, IL 62557

In time for us to receive your requests three (3) business days or more before the transfer is scheduled to take place. If you call, the Bank will require you to confirm your request in writing fourteen (14) days after the call. If the regular pre-authorized transfers vary in amount, the person you are going to pay will tell you ten (10) days before each transfer, when it will be, and how much it will be. If you order the Bank to stop one of these pre-authorized transfers, three (3) business days or more before the transfer is made and the Bank fails to do so, the Bank will be liable to you for your losses or damages.

Consumer's Liability for Unauthorized Transfers and Advisability of Prompt Reporting

Please tell us at once if your Electronic Funds Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose the money in your account. If you tell us within two (2) business days, you can lose not more than \$50.00, if you believe your card has been lost or stolen or that someone used your card without your permission. For the purposes of this