

Mobile Banking & Zelle® Terms and Conditions

ENROLLMENT TERMS & CONDITIONS

END USER TERMS

This service is provided to you by the FNBC Bank & Trust and powered by a Third Party (the "Licensor") mobile technology solution. Section A of these End User Terms is a legal agreement between you and the FNBC Bank & Trust. Section B of these End User Terms is a legal agreement between you and the Licensor. Section C of these End User Terms covers the terms and conditions for Zelle®.

SECTION A

FNBC BANK & TRUST TERMS AND CONDITIONS

1. The services are separate and apart from any other charges that may be assessed by your wireless carrier for text messages sent to or received from the FNBC Bank & Trust. You are responsible for any fees or other charges that your wireless carrier may charge for any related data or message services, including without limitation for short message service. You give the FNBC Bank & Trust permission to use your phone number and other contact information for purposes of any out-of-band authentication.
2. The services are provided by the FNBC Bank & Trust. You and the FNBC Bank & Trust are solely responsible for the content transmitted through the text messages sent to and from the FNBC Bank & Trust. You must provide source indication in any messages you send (e.g., mobile telephone number, "From" field in text message, etc.)
3. You agree that the FNBC Bank & Trust is entitled to act upon instructions we receive under your user ID, password, or other authentication method that we require and that you are liable for all activities and transactions made or authorized with the use of your authentication credentials.
4. You must be enrolled in the FNBC Bank & Trust's online banking service to access these services. The services are subject to the terms and conditions governing online banking, the terms and conditions governing your deposit account, and the terms and conditions contained in this document. Services you are able to conduct through your mobile device may not include all services available to you through online banking. In the event that any terms contained in these End User Terms conflict with any other terms governing your accounts or online banking, the terms contained in these End User Terms shall govern. Use of the services is dependent on broadband internet

connectivity, and you are responsible for trouble shooting internet connectivity issues with your internet service provider.

5. You may make bill payments using this service if you have provided the necessary enrollment information through online banking. You cannot create new payees using this service. All new payees must be created through the online Consumer eBanking service before they will be available through the mobile application.

6. The App may enable you to access, use or acquire third party products, services and content. You further agree to comply with any third party terms and conditions applicable to the use of such third party products, services and content, including with Licensor as set forth in Section B herein.

7. Mobile Remote Deposit Capture Service. The mobile remote deposit capture service ("Mobile RDC") is a part of the mobile banking services and allows you to make deposits of the electronic image of a check (as defined by federal law) (each an "Item") to your deposit account(s) held with us by capturing an electronic image of the Item with your mobile device and submitting images and associated information to us for processing. Your accounts used in connection with Mobile RDC continue to be governed by the deposit account agreement and the applicable online banking agreement. In the event that the terms contained in this document conflict with the terms contained in any of the aforementioned agreements, the terms of this Terms & Conditions Agreement document shall govern.

8. Eligible Items. All Items deposited using Mobile RDC must be properly endorsed by the payee and effective July 1, 2018, all Mobile check deposits must contain the following additional endorsement:

"For Mobile Deposit Only at FNBC Bank & Trust"

Items not containing this restrictive endorsement may be declined for processing.

Any loss the FNBC Bank & Trust incurs from a delay or processing error resulting from an irregular or incorrect endorsement or other markings by you will be your responsibility. Any improperly endorsed item may be declined for processing or an extended hold may be applied to the corresponding deposit.

In addition, you agree that you will not use Mobile RDC to scan and deposit any of the following Items:

a. Items payable to any person or entity other than you;

- b. Items containing a restrictive endorsement;
- c. Items that are substitute checks or image replacement documents;
- d. Items drawn on a financial institution located outside the United States;
- e. Items containing obvious alteration to any of the fields on the front of the 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 or item is drawn;
- f. Items prohibited by our current procedures relating to Mobile RDC or which are otherwise not acceptable under the terms of your checking, savings or money market account.
- g. Items that are remotely created checks, as defined in Reg. CC;
- h. Items not payable in United States currency;
- i. Items dated more than 6 months prior to the date of deposit;
- j. Travelers checks, money orders, third-party checks or foreign items.

9. Image Quality and Duplicate Deposit. The image quality of an Item transmitted using Mobile RDC must be legible. The item must not be altered. It must capture all pertinent information from both sides of the Item. Image quality must comply with industry requirements established and updated from time to time by ANSI, the Federal Reserve Board or any other regulatory agency, clearing house or association. If the image quality of an item is poor, we reserve the right to decline the item for processing. If an item is declined, a message will be sent in a corresponding email.

10. Processing Time and Availability of Funds. A "business day" is defined herein as Monday through Friday, except for federal holidays. If we receive the image of an Item for deposit on or before 6:00 p.m. Central Time on a business day, we will consider that day the day of deposit. If we receive the image of an Item for deposit after 6:00 p.m. Central Time or on a weekend or on a non-business day, we will consider the next business day as the day of deposit. Funds deposited using Mobile RDC, and accepted by us for deposit, will be made available to you in accordance with the agreements governing your deposit account.

11. Item Review and Rejection. Items we receive may be reviewed for image quality, duplicate presentment, endorsement, and any other factors that may prevent forward collection of the Item. You agree that all deposits received by the FNBC Bank &

Trust are subject to verification and final inspection and may be rejected by the FNBC Bank & Trust in its sole discretion, and you shall be liable to the FNBC Bank & Trust for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against the FNBC Bank & Trust relating to such deposits. The FNBC Bank & Trust is not liable for any service or late charges that may be imposed against you due to rejection of any Item that you transmit for deposit through Mobile RDC. 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 the FNBC Bank & Trust normally provides notice of rejected deposits, The FNBC Bank & Trust may reject any Item transmitted through Mobile RDC in its sole discretion without notice to you, and the FNBC Bank & Trust will not be liable for any such rejection or failure to notify you of such rejection. If the FNBC Bank & Trust rejects an Item for remote deposit, or if Mobile RDC is otherwise not available due to equipment failure, telecommunications failure or outages, or other system problems that may arise, you must physically deposit the original check at any of the FNBC Bank & Trust's offices.

12. Deposit Limits: We reserve the rights to impose deposit limits on the amount(s) and/or number of deposits that you transmit using Mobile RDC and to modify such limits from time to time.

Current deposit limits:

- The per check limit is \$2,500
- The total daily limit is \$2,500
- The total multi-day limit (within a 25 business day period) is \$10,000
- Deposits received before 6:00 PM CT will be processed on the same business day
- Deposits received after 6:00 PM CT will be processed on the next business day

13. Disposal of Transmitted Items. Upon your receipt of a confirmation from the Bank that we have approved your deposit, you agree to prominently mark the items as "VOID" or "Electronically Deposited" and you agree to safeguard and keep the original Item for forty-five (45) business days after you have transmitted the Item. After forty-five (45) business days following the deposit using Mobile RDC, if you have verified that the funds have been credited to your account, you agree to properly dispose of the item to ensure that it is not presented for deposit again. After destruction of the original Item, the image will be the sole evidence of the original Item. You agree that you will never re-present the original check. You understand that

you are responsible if anyone is asked to make a payment based on an original check that has already been paid.

14. Restrictions and Limitations. You agree:

- a. that only items that originated as paper checks may be deposited using Mobile RDC;
- b. that no foreign items, travelers checks, third-party checks or electronic checks may be deposited using Mobile RDC;
- c. that after you submit an item for deposit using Mobile RDC you will not redeposit or otherwise transfer or negotiate the original Item;
- d. not to deposit items or checks into your account unless you have authority to do so;
- e. to abide by any per-day, per-week, per Item, or any other limitation that we establish in connection with Mobile RDC;
- f. that after you submit an Item for deposit you are solely responsible for the secure storage and destruction of the original Items;
- g. that you may only utilize Mobile RDC if you and your mobile device are located in the United States;
- h. to comply with any additional instructions or requirements that we communicate to you, including for example any help screens or user guides;
- i. the electronic image of the item or check will become the legal representation of the Item for all purposes; and
- j. any image we receive accurately and legibly represents all of the information on the front and back of the original Item as originally drawn.

15. Eligibility, Termination and Changes. You must meet the eligibility requirements in order to use Mobile RDC. We have the right to suspend or terminate Mobile RDC at any time if you or your accounts(s) do not meet the eligibility requirements for the service. We also reserve the right to change Mobile RDC at any time. You may terminate Mobile RDC by calling us at 708.579.8600.

16. Applicable Laws and Rules. You must comply with any applicable Check 21 and federal and state laws, rules and regulations.

17. No Waiver. In the event we accept an Item for deposit through Mobile RDC that is otherwise in violation of any applicable term or condition, we shall not be obligated to accept similar deposits in the future.

18. Errors. You agree to notify us of any suspected errors related to your deposits through Mobile RDC immediately and no later than fifteen (15) days after the applicable account statement is provided.

19. Indemnification. Notwithstanding any other provision contained herein, you agree to indemnify, defend and hold us harmless from and against any claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your use of Mobile RDC, including, for example, a subsequent deposit of any previously deposited Item. This obligation survives termination of this Exhibit and the Mobile Banking End User Terms.

20. Minimum Hardware and Software Requirements. In order to use the services, you must obtain and maintain, at your expense, compatible hardware and software as specified by us, including an internet enabled mobile device as approved by us. Without limiting the preceding sentence, you are responsible for all telephone and internet service charges. You agree to implement and maintain specific security controls to protect your hardware and software and client information from unauthorized persons. You agree to implement any additional security procedures or controls that we communicate to you from time to time.

21. Interruptions. The services are provided for your convenience and do not replace your monthly account statement, which is the official record of your account. The services may be delayed, interrupted or otherwise negatively impacted by factors relating to your mobile device, your Internet service provider, wireless provider or other parties, or due to other reasons outside of our control. We will not be liable for any such delays, interruptions or negative impacts to the services and you agree that neither we nor our service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon.

22. Investigations. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolutions of client claims, including by providing, upon request and without further cost, any originals or copies of Items in your possession and your records relating to Items and transmissions.

23. You are responsible for maintaining the confidentiality and security of your mobile devices, access number(s), password(s), security question(s) and answer(s), account number (s), login information, and any other security or access information, used by you to access the service (collectively, "Access Information"), and preventing

unauthorized access to or use of the information, files or data that you store, transmit or use in or with the service (collectively, "Account Information"). You agree not to supply your Access Information to anyone. You will be responsible for all electronic communications, including image transmissions, text message, email and other data ("Communications") entered using the Access Information. Any Communications received through the use of the Access Information will be deemed to be sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Access Information, including your Mobile Devices. We reserve the right to deny you access to the service (or any part thereof) if we believe that any loss, theft or unauthorized use of Access Information has occurred. Use of passwords deemed by us, in our sole discretion, to be insecure shall be a violation of these Terms and Conditions.

24. You confirm that you have read and agree with our Privacy Policy set out in our website at <https://www.fnbcbt.com>. You confirm that all information which you have provided in connection with the App or these Terms and Conditions are current, true, accurate, supportable and complete. You agree to inform us immediately of any changes in this information, including but not limited to any changes in your address and/or contact particulars.

25. You acknowledge that your use of the App may require access to other networks not owned or operated by us including the internet and third party cellular networks. You acknowledge that your access to the App shall be subject to the availability and quality of such third party networks and any applicable terms and conditions imposed by such third parties in relation to their networks. Certain mobile network operators may prohibit or restrict the use of VoIP functionality over their network, such as the use of VoIP telephone over a cellular network and may impose additional fees or charges in connection with VoIP. You should check the terms of agreement with your mobile network operator prior to obtaining or using the App. Certain countries may also prohibit or restrict the use of VoIP. Please check and abide by the laws of each country in which you intend to use the App.

26. Your use of the services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via e-mail or on our website(s). Your continued use of the services will indicate your acceptance of the revised Agreement. Further, the FNBC Bank & Trust reserves the right, in its sole discretion, to change, modify, add, or remove portions from the services. Your continued use of the services will indicate your acceptance of any such changes to the services.

27. When using the services, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting

damages that you may incur. Some of the services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the services, in whole or in part, or your use of the services, in whole or in part, immediately and at any time without prior notice to you.

28. You are liable for all charges and payments for all services, products, content and services procured or obtained through the App. For banking related fees please refer to the appropriate Mobile Banking section of the FNBC Bank & Trust's website for further information regarding fees that may be related to the Mobile Deposit service. Other standard fees apply for items such as NSF items, etc. You agree to pay and authorize us to deduct any such fees or charges from your designated Mobile Deposit Account(s). Any fees associated with your standard deposit account(s) will continue to apply. You may, however, incur charges to receive internet service on your mobile device. You may also incur charges from your wireless carrier when sending and receiving text messages. You will be solely responsible to your wireless carrier for any such internet or text messaging charges.

29. Cancellation By You; Termination or Refusal By Us: You may cancel the services at any time by calling 708.579.8600 and allowing us a reasonable opportunity to act upon your request. If you cancel, we will not refund any portion of any fee assessed for any checks and items previously deposited via the services. We will have no obligation to honor any instruction, in whole or in part, that (i) we reasonably believe is used for any illegal or improper purpose or activity; (ii) we have reason to believe may not be authorized by you; (iii) would violate any law, rule or regulation applicable to us or the services; (iv) is not in accordance with any other requirement stated in these Terms & Conditions or any of our policies, procedures or practices; or (v) for our protection or yours, we have reasonable cause not to honor. We reserve the right to refuse to honor an instruction or suspend or terminate the service, in whole or in part, at any time, with or without notice to you, with or without cause, including, without limitation, if: (a) we have reason to believe that your account has been compromised or mismanaged in any way, such as by unauthorized or erroneous use of your Access Information; or (b) we believe the services are not being used for its intended, bona fide and lawful purposes under these Terms & Conditions; (c) we have reason to believe the service is being used in an anti-competitive manner or contrary to the FNBC Bank & Trust's business interests; (d) your account is closed, access to your account is restricted for any reason, or if you do not use the services for a period of time or (e) following initial enrollment you do not use the services. Termination will not affect your liability or obligations under these Terms & Conditions, or any other agreements you have with us for actions we have taken on your behalf.

30. Ownership and License: You agree that the FNBC Bank & Trust retains all ownership and proprietary rights in the services and websites. You agree not to copy, disassemble, decompile, or otherwise reverse engineer any part of the services, including the App. In the event that you attempt to use, copy, license, sublicense, sell or otherwise convey or to disclose the App or any other part of the services, in any manner contrary to these Terms and Conditions, we shall have, in addition to any other remedies available to us, the right to injunctive relief enjoining such actions without the requirement of posting a bond.

31. Enforceability: You may not assign any of these Terms and Conditions. No waiver of a breach of these Terms and Conditions shall constitute a waiver of any prior or subsequent breach of these Terms and Conditions. Any such waiver shall not affect our rights with respect to any other transaction or to modify any of these Terms and Conditions. In the event that any provision herein shall be deemed to be unenforceable to any extent, the remainder of these Terms and Conditions shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

32. DISCLAIMER OF WARRANTIES: YOU AGREE THAT YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICES WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

33. LIMITATION OF LIABILITY: YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THESE SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF THE FNBC BANK & TRUST HAS BEEN INFORMED OF THE POSSIBILITY

THEREOF. IN STATES THAT DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR INDIRECT SPECIAL OR INCIDENTAL OR CONSEQUENTIAL DAMAGES, THE FNBC BANK & TRUST'S LIABILITY IS LIMITED TO THE EXTENT PERMITTED BY APPLICABLE LAW.

34. Miscellaneous: These Terms and Conditions are hereby incorporated by reference into and are subject to the provisions of your Deposit Account Agreement with the FNBC Bank & Trust except as expressly modified herein.

SECTION B

END USER LICENSE AGREEMENT TERMS FOR THE DOWNLOADABLE APP

To be Agreed to by End User Prior to Use of the Downloadable App

1. Ownership. You acknowledge and agree that a third party provider or licensor to your financial services provider ("Licensor") is the owner of all right, title and interest in and to the downloaded software to be used for access to mobile banking services from your financial services provider and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the "Software").

2. License. Subject to the Terms and Conditions of this Agreement, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Agreement may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.

3. Restrictions. You shall not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright.

4. Disclaimer Warranty. THE SOFTWARE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER

EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.

5. Limitations of Warranty. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LICENSOR, THE PROVIDER OF ANY FINANCIAL SERVICES AVAILABLE THROUGH OR RELATED TO THE SOFTWARE, ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, LIABILITY OF LICENSOR OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.

6. U.S. Government Restricted Rights. The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

7. Miscellaneous. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of Illinois excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of Illinois and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related

documentation is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. Content and Services. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

SECTION C

FNBC Bank and Trust - Zelle® Network® Standard Terms

1. Description of Services

a. We have partnered with the Zelle® Network ("Zelle®") to enable a convenient way to transfer money between you and others who are enrolled directly with Zelle® or enrolled with another financial institution that partners with Zelle® (each, a "User") using aliases, such as email addresses or mobile phone numbers (the "Service"). We will refer to financial institutions that have partnered with Zelle® as "Network Banks."

b. Zelle® provides no deposit account or other financial services. Zelle® neither transfers nor moves money. You may not establish a financial account with Zelle® of any kind. All money will be transmitted by a Network Bank.

c. THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST.

2. Eligibility and User Profile

When you enroll to use the Service you agree to the terms and conditions of this FNBC Bank and Trust - Zelle Network® Standard Terms (Agreement). You represent that you have the authority to authorize debits and credits to the enrolled bank account. Eligibility rules may differ if you are enrolling in Zelle® through another Participating Financial Institution's website or mobile app. In order to receive funds transfers into your Account, that Account must be in good standing. In order to

transfer funds out of your Account or to another individual or business, you must have an available balance in that Account.

You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as legal guardianship or pursuant to a power of attorney. Zelle® and we reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution which may be deemed to be illegal, improper, brand damaging or potentially exposing us, Zelle®, or the financial system to risk.

The Service is intended for personal, not business or commercial use. You agree that you will not use the Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose. You understand that from time to time the Terms of use for the Zelle® service may be updated and use of the service constitutes your agreement to the terms and conditions of the service.³

Consent to Use and Disclose Personal Information (Including Account Information)

By using the Site, you expressly consent to our collection, use, disclosure, and retention of your personal information and other information as described in FNBC Bank and Trust's Privacy Policy as needed to participate in the Zelle® Network.

Your use of the website and/or Zelle® through FNBC Bank and Trust's mobile app is also governed by the FNBC B & T Internet Banking and Bill Payment Agreement. Do not use the Site if you do not agree to these terms.

4. Privacy and Information Security

We make security and the protection of your information a top priority. You can access our FNBC B & T Privacy Disclosure at https://www.fnbcbt.com/_/kcms-doc/476/50465/Privacy-Notice.pdf, which Privacy Notice is incorporated into and made a part of this Agreement by this reference.

5. Wireless Operator Data

We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless operator (AT & T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, to our third party service provider, solely to allow verification of your identity and to compare information you have provided to us or to Zelle® or its service provider with your wireless operator account profile information for the duration of our business relationship. See Zelle®'s Privacy Policy [<https://www.Zelle®pay.com/privacy-policy>] for how it treats your data.

6. Enrolling for the Service

a. You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no "burner" numbers). You may not enroll in the Service with a landline phone number, Google Voice number, or Voice over Internet Protocol.

b. Once enrolled, you may:

i. authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and

ii receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money."

c. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

d. Once enrolled, a Z logo will appear on your profile picture for each U.S. mobile number and/or email address that you have enrolled with Zelle®. The Z logo will be displayed to other Users to aid them in determining which of your U.S mobile

numbers or email addresses should be used to send money with *Zelle*®. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll with *Zelle*®.

e. If you enroll for the Service and select to use a *Zelle*® tag, the mobile phone number associated with your User profile will be used as the Contact Method for communication related to the Service and must meet the requirements described herein.

7. Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, mobile phone number, *Zelle*® tag, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, mobile phone number, *Zelle*® tag, and/or other alias to send or receive money as described in this [Agreement]. You consent to the receipt of emails or text messages from us, from *Zelle*®, from other Users that are sending you money or requesting money from you, and from other Network Banks or their agents regarding the Services or related transfers between Network Banks and you. You agree that we may, *Zelle*® may or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll. You further acknowledge and agree:

a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees.

b. You will immediately notify us if any email address or mobile phone number you have enrolled or is used as a contact method for a *Zelle*® tag is (i) surrendered by you, or (ii) changed by you.

c. In the case of any messages that you may send through either us or *Zelle*® or that we may send or *Zelle*® may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that *Zelle*® sends on your behalf may include your name.

d. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or *Zelle*®, including messages that you may send through us or through *Zelle*® or that we may send or *Zelle*® may send on your behalf.

e. To cancel text messaging from us, send STOP to 20736. For help or information regarding text messaging, send HELP to 20736 or contact our customer service at (708) 579-8600 or (708) 482-7700. You expressly consent to receipt of a text message to confirm your "STOP" request.

f. Supported Carriers: AT & T, Sprint, T-Mobile®, Verizon, U.S. Cellular®, Alaska Communications Systems (ACS), bandwidth.com (includes Republic Wireless), Bluegrass Cellular, Boost Mobile, CableVision, Carolina West Wireless, CellCom, Cellular One of N.E. Arizona, C Spire Wireless (aka Cellular South), Chariton Valley Cellular, Chat Mobility, Cleartalk (Flat Wireless), Copper Valley Telecom, Cricket Wireless, DTC Wireless, Duet Wireless, East Kentucky Network (Appalachian Wireless), ECIT/Cellular One of East Central Illinois, GCI Communications, Google Voice, Illinois Valley Cellular, Inland Cellular, iWireless, Leaco Rural Telephone Cooperative, MetroPCS, Mid-Rivers Communications, Mobi PCS, MobileNation/SI Wireless, MTA Wireless/Matanuska Kenai, MTPCS Cellular One (Cellone Nation), Nex Tech Communications, Northwest Missouri Cellular, nTelos, Panhandle Wireless, Pine Cellular, Pioneer Cellular, Plateau Wireless, Rural Independent Network Alliance (RINA), Sagebrush Cellular aka Nemont, SouthernLINC, SRT Communications, Thumb Cellular, TracFone (AT & T, Union Telephone, United Wireless, Viaero Wireless, Virgin Mobile, West Central Wireless

8. Receiving Money; Money Transfers by Network Banks

Once a User initiates a transfer of money to your email address or mobile phone number or Zelle® tag enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle® and the other Network Banks, we may need or Zelle® may need additional time to verify your identity or the identity of the person sending the money. We may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we delay or block a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e. email, push notification).

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Agreement and the procedures of the business or government agency that is sending you the payment.

We have no control over the actions of other Users, the Network Operator or other Network Financial Institutions that could delay or prevent a transfer of money to you.9. Sending Money; Debits by Network Banks

You may send money to another User at your initiation or in response to that User's request for money. You understand that use of this Service by you shall at all times be subject to (i) this [Agreement], and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service with the email address or U.S. mobile number to which you initiated the payment. If the person you sent money to has already enrolled with Zelle®, either in the Zelle® mobile app or with a Network Bank, the money is sent directly to their bank account (except as otherwise provided below) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

In most cases, when you are sending money to another User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle® and the other Network Banks, we may need additional time to verify your identity or the identity of the person receiving the money.

If you are sending money to someone who has not enrolled as a User with Zelle®, either in the Zelle® mobile app or with a Network Bank, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolling as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. If we or Zelle® delay or block a payment that you have initiated, we will notify you in accordance with your User preferences (i.e. email, push notification).

Neither we nor Zelle® have control over the actions of other Users, other Network Banks or other financial institutions that could delay or prevent your money from being delivered to the intended User.

10. Liability

Neither we nor Zelle® shall have liability to you for any transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle® to complete a transaction in the correct amount, or (ii) any related losses or damages. Neither we nor Zelle® shall be liable for any typos or keystroke errors that you may make when using the Service.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. ZELLE® DOES NOT OFFER A PROTECTION PROGRAM FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED).

You agree that you, not FNBC Bank and Trust or Zelle®, are responsible for resolving any payment or other disputes THAT YOU HAVE with any other User with whom you send money to, or receive OR REQUEST money from, using the Service.

11. Send Limits, Funds Availability and Cut Off Times

We reserve the right, at any time in our sole discretion, to impose limits on the amount(s) and/or number of payments you may send, receive, or request over a certain period of time. If you attempt to send, receive, or request payment(s) in excess of your limit, such payment may be rejected. If you are permitted to send, receive, or request payment(s) in excess of your limit, such payment shall be subject to these Terms of use, and we are not obligated to accept similar payment(s) at other times. The current initial limits for sending money is \$1,000.00 per transaction and \$1,000.00 per calendar day. Your limits may be increased based on your usage of the Service and all limits are subject to reduction, at any time in our sole discretion, for security or fraud monitoring purposes or failure to comply with the Terms of Use.

We will make funds available for money received in accordance with our standard funds availability policy, as outlined in the Deposit Account Agreements. Subject to these Terms of use, the Service is generally available twenty-four (24) hours a day, seven days a week, with the exception of outages for maintenance and circumstances beyond our or Zelle®'s control. Live customer service generally will be available Monday through Friday, excluding U.S. bank holidays.

12. Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle® guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. Neither we nor Zelle® accept responsibility if the other User rejects or ignores your request, or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle® may decide, in our sole discretion, that we will not send a reminder or repeat request to that User.

By accepting this Agreement, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless Zelle®, its owners, directors, officers agents and Network Banks from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle®. Neither we nor Zelle® assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

13. Transaction Errors

If you believe an unauthorized transfer was made in any Account in connection with any Service, call us immediately at 1-708-598-8600, or write to us at: FNBC Bank and Trust, 600 E Washington Street, West Chicago, IL 60815

14. Your Liability for Unauthorized Transfers

You are responsible for all electronic funds transfers and payments you make using the Service. If you permit other persons to use the Service or use your User ID or Password, you are responsible for all electronic funds transfers they make from your Account(s).

You are liable for all transfers and payments that you make or are made by any other user, even if such user exceeds your authority, or is not an authorized signer on your Account(s). You must notify us immediately if you believe any of your Account(s) was accessed or your Password was used without your permission. As long as you give us timely notice (within sixty [60] days after the date of the statement on which the error first appears in your Account), in accordance with the error resolution procedures in the Deposit Account Agreements or as described in the Electronic Funds Transfer Disclosure applicable to consumer electronic funds transfer transactions, we will reimburse you for the reasonable service charges that you have incurred due to our failure to comply with any instruction you entered and we confirmed in accordance with this Agreement. This commitment does not cover delays or losses of payments by the U.S. Postal Service or any other common carrier, tax payments, court ordered payments, or any payment request not honored by FNBC Bank and Trust.

If you are an individual and use your Account(s) for personal, family or household purposes, important limitations on your liability for unauthorized electronic funds transfers and other electronic errors that are covered by Regulation E (12 C.F.R. Part 1005) are explained in our Electronic Funds Transfer Disclosure.

However, if you use the Services for any business activity, you assume all risk of loss for unauthorized transfers and payments, and you must establish your own internal security procedures for employees you authorized to use the Services and to prevent all unauthorized use by other employees or persons.

15. Liability for Failure to Complete Transfers

The Deposit Account Agreement, Electronic Funds Transfer Disclosure, and these Terms of use describe our responsibility for completing electronic funds transfers and electronic payments, and our exceptions from liability for our failure to do so. These Terms of use applies to our online transactions under the Services. WE WILL ALSO HAVE NO LIABILITY WHATSOEVER FOR FAILURE TO COMPLETE A PAYMENT OR TRANSFER YOU INITIATE OR ATTEMPT TO INITIATE THROUGH THE SERVICE UNDER ANY OF THESE CIRCUMSTANCES: (i) if the transfer or payment could not be completed due to Systems Unavailability or due to any circumstances beyond our control, including, without limitation, acts of God, any malfunction of your Internet access equipment, any internet virus, Trojan horse, worm or other hostile software code, or any problem that may be associated with your use of any Service or (ii) if the payment was a tax payment, a court ordered payment or payment to a payee outside the United States.

WE MAKE NO WARRANTY, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT, WITH RESPECT TO ANY SERVICE, PRODUCT, OR OFFER. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY MATERIAL OR SERVICES OBTAINED OR ACCESSED VIA THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

16. Fees

Currently FNBC Bank and Trust does not charge a fee to use the Service; however, regular charges will apply to your Account(s), as applicable. We reserve the right to change the fees that apply to the Service, and the circumstances under which fees may be waived at any time, or any reason. We will give you reasonable notice of such change, as required by law. If we process a transaction in accordance with your instructions that overdraws your Account with us, we may assess a fee or charge interest for any such overdraft in accordance with the terms of the Deposit Account Agreements. We will not be liable for failure to pay any transfer request unless it is drawn against available funds in the designated Account. You will be responsible for paying any telephone company or utility charges and/or internet access service fees incurred while use telephone lines and/or internet access services to connect with the Service.

17. Use of Our On-line Banking Site and/or Mobile App

You agree to access this website and/or mobile app in compliance with our Terms of use, which are available at <https://www.fnbcbt.com/internet-banking-bill-pay.html> and incorporated into and made part of this Agreement by this reference.

18. Cancellation of the Service

If you wish to cancel the Service, you may contact us as set forth in Section 13. Any payment(s) that have begun processing before the requested cancellation date will be processed by us.

19. Right to Terminate Access

You agree that we may terminate or suspend your use of the Service at any time and for any reason or no reason. Neither termination, cancellation nor suspension shall affect your liability or obligations under these Terms of use.

20. Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, ZELLE® MAKES NO EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. ZELLE® EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. ZELLE® DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

21. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK BANKS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF ZELLE® HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH ZELLE®'S SERVICE OR WITH THE TERMS OF THIS [AGREEMENT], YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK BANKS LIABILITY IN THOSE STATES IS

LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

22. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in this Agreement you agree to indemnify, defend and hold harmless FNBC Bank and Trust, Zelle®, its owners, directors, officers, agents and Network Banks from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation by you of the terms of this Agreement.

23. Governing Law; Choice of Law; Severability

The same laws that govern your account relationship with us, as explained in the Deposit Account Agreements, shall govern these Terms of use. In any instance whereby you are not subject to the Deposit Account Agreements, or the terms of the Deposit Account Agreements are deemed inapplicable, then (i) the laws of the State of Illinois, excluding its conflict of law rules, shall govern these Terms of use, and (ii) you hereby irrevocably consent that all claims or disputes arising out of or in connection with these Terms of use shall be heard exclusively by any of the federal or state court(s) of Illinois.

We will not be deemed to have waived any of our rights or remedies under these Terms of use unless such waiver is in writing and signed by us. No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver of any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

If any of these Terms of use conflicts with the law under which these Terms of use are to be construed or if any provision of these Terms of use are held invalid or unenforceable by a court of competent jurisdiction, that provision will be deemed to have restated to reflect as nearly as possible the original intentions of the parties in accordance with applicable law. The remaining provisions of these Terms of use and the application of the challenged provision to persons or circumstances other than those as to which it is invalid or unenforceable will not be affected thereby, and each of those provisions will be valid and enforceable to the full extent permitted by law.

24. Miscellaneous

Subject to the terms of this Agreement, the Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond our or Zelle®'s control. Live customer service generally will be available Monday through Friday, excluding US bank holidays.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.