



Online Banking Terms And Conditions

This Online Banking Agreement and Disclosures ("Agreement") is between Customer and Spring Bank and apply to Your use of the Online Banking Service provided by Spring Bank, which permits You to access Your Accounts with Us via the Internet for services selected by You and agreed upon by Us.

Your Account is subject to Our Deposit Disclosure and account agreement, or Your loan agreement with Us. Electronic transactions are generally transmitted and posted quickly; however, check processing often takes additional time and your Account balance, whether an Available Balance or Account Balance, may not reflect the actual amount credited to your account if the deposit is in the form of a check or for other reasons as detailed in Our Deposit Disclosure. Please contact Us for any payoff amounts or information regarding Pending Transactions.

As used in this Online Banking Agreement, the following terms shall have the following meanings:

- **"Account"** means Your deposit and loan accounts with Us, including but not limited to checking, savings, money market, certificate of deposit, home equity line of credit, line of credit and certain other loan products.
- **"Agreement"** means these terms and conditions of the bill payment service.
- **"Available Balance"** means the account balance minus any pending holds for deposited or cashed checks, memo posts (e.g. debit card authorization for a purchase), and / or any holds for legal process or other freezes on your Account authorized by the Deposit Disclosure.
- **"Account Balance"** means the ledger balance as of the time of the inquiry including adjustments for Pending Transactions.
- **"Business Day"** means Monday through Friday, excluding Federal Holidays.
- **"Customer"** means the Depositor named in the Depository Declaration on file with Us.
- **"Due Date"** means the date reflected on your Merchant statement for which the payment is due; it is not the late date or grace period.
- **"Merchant"** means the person or entity to which you wish a bill payment to be directed.
- **"Online Banking"** means Our Internet application designed for online banking convenience.
- **"Pending Transactions"** means the electronic transactions which have not been posted but which have been transmitted to Spring Bank.
- **"Processing Date"** means the Business Day Your Account is debited or credited.
- **"Spring Bank"** means Spring Bank and its affiliates, and any agent, independent contractor, designee or assignee which Spring Bank may, in its sole discretion, employ in the provision of Online Banking.
- **"We", "Our", "Us", and "Bank"** means Spring Bank.
- **"You", and "Your"** means Customer.

Authorization

This Agreement applies to all persons that are parties to the Accounts. This Agreement contains the terms and conditions governing Online Banking, including disclosures required by federal law. Please read this Agreement carefully and keep a copy for Your records.

By subscribing to Online Banking, You acknowledge that You have received and read this Agreement and agree to its terms and conditions. You also acknowledge that this Agreement has been accepted by one or more of the persons who established the subject Account with Us.

Customer warrants, as of the date of this Agreement and at any time Online Banking or a Service is used or performed, that: a) it is validly existing and in good standing under the laws of the jurisdiction of its organization; b) it has the requisite power and authority to execute and deliver, and to perform its obligations under this Agreement and the Services used or performed by it; c) this Agreement has been duly authorized and executed by it and constitutes its legal, valid and binding obligation; and d) any consent or authorization of any governmental authority or third party required to be obtained by it in connection with this Agreement or any Service used or performed has been obtained.

Acceptance

By subscribing to Online Banking, Customer expressly acknowledges and agrees that it shall be subject to and abide by all of the terms and conditions contained in this Agreement at all times.

Functions

Using Your Password and Online Banking You can:

- View Account Information
- Transfer funds among Your deposit Accounts and Your Home equity line of credit
- Transfer funds from Your line of credit to Your checking Account
- Make payments out of deposit Accounts to Your loan Accounts
- Use checking Accounts to pay bills electronically
- View check, debit and credit items, and deposit ticket transactions online
- View statements online
- Stop payment on a check
- Funds Transfer (Business Only)
- Wire Transfer (Business Only)
- ACH Origination (Business Only)

Note: Once you begin using Online Banking, you will be able to sign up for the optional Bill Payment Service. Through the Bill Payment Service, you can use your checking and money market Accounts to pay your bills electronically.

Password and Security

Upon subscribing to Online Banking, You will choose a password. You will be required to periodically change Your password. Using Your password has the same effect as Your signature authorizing transactions. You agree to safely keep the password, not to record the password or otherwise disclose or make the password available to anyone other than authorized users of Your Accounts. Anyone to whom You disclose Your password and anyone who has access to Your password will have full access to Online Banking, including full access to Your Accounts. You have no ability to limit any such person's authority. If anyone uses Your password with Your permission, You will be responsible for any transactions performed by that person.

Please contact Us immediately at 262-754-5555 if You believe the password has been lost, stolen or otherwise become available to an unauthorized person.

Hardware and Software Requirements

Spring Bank shall provide Customer with the specifications for any hardware and software which Spring Bank has determined to be compatible with Online Banking. Customer shall be responsible for acquiring the required

hardware and/or software and its installation and maintenance. If Customer chooses hardware and/or software that differ from that recommended by Spring Bank, Spring Bank shall not be liable to Customer for any malfunction, failure to function, inaccuracy or other failure of Online Banking to operate as expected.

Alerts

Alerts. Your enrollment in Spring Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Spring Bank account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time, or cancel old alerts. We usually notify you when we cancel alerts, but are not obligated to do so. Spring Bank reserves the right to terminate its alerts service at any time without prior notice to you.

Methods of Delivery. We may provide alerts through one or more channels ("endpoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Spring Bank Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c) above supports the email, push notification, and text message alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop alerts via text message, text "STOP" to 99588 at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in Spring Bank Online Banking. For help with SMS text alerts, text "HELP" to 99588. In case of questions please contact customer service at (262)-754-5555. Our participating carriers include (but are not limited to) AT&T, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. Spring Bank provides alerts as a convenience to you for information purposes only. An alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside Spring Bank's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Spring Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your alerts will be able to view the contents of these messages.

Contact in Event of Unauthorized Access

If You believe Your password has been lost or stolen or that someone may, or has fraudulently accessed Your Account without Your permission, contact Us at 262-754-5555, or write Spring Bank, 16620 W. Bluemound Rd., Suite 100, Brookfield WI 53005-5965.

Funds Transfer

We can process a Funds Transfer between Spring Bank Accounts on the same Business Day as Your instructions, if We receive Your instructions before Our Online Banking cut-off time stated on the screen labeled "Transfers". If We receive Your instruction after the cut-off time, We will process the transaction on Our next Business Day. Loan payments will comply with the terms and agreements previously agreed to in the Note and Loan Agreement.

We reserve the right to limit the number of withdrawals / transfers from or debits to your Money Market, and Savings Account. We limit preauthorized, check, electronic (such as online banking and mobile banking) or telephone withdrawals / transfers from Money Market, and Savings Accounts to six per month or statement cycle. The Bank will charge you an excessive withdrawal fee (Service Charge), as defined in the Service Fee Summary for Personal Accounts, if account activity exceeds six withdrawals / transfers per month or statement cycle from your account to another account or to a third party by preauthorized, check, electronic, or telephone transfer.

Customer authorizes Us to withdraw the necessary funds from Your Account with Us to process the funds transfer transaction. Any funds transfer shall be in an amount not to exceed any limit established by Spring Bank from time to time.

Uncollected funds may be accessed for funds transfer and check clearing, subject to applicable fees as stated in the Service Fee Summary for Personal Accounts. Customer assumes responsibility for verifying availability of funds at the time of the funds transfer order. If Account is overdrawn, Customer agrees to immediately pay Us the overdrawn amount together with any applicable fees as stated in the Service Fee Summary for Personal Accounts.

Canceling an Order

You may cancel or edit Funds Transfer before Our Online Banking cutoff time stated on the screen labeled transfers. If We do not receive Your complete and accurate instruction canceling or editing a Funds Transfer prior to such times, We will process the transaction. This section applies to a recurring or a one-time transaction.

Stop Payment

A stop payment order must be received by Spring Bank at such time and in such a manner that Spring Bank has a reasonable opportunity to act on it prior to the earlier of the payment of the check, draft or other payment mechanism (e.g. "ACH") by Spring Bank or the cutoff hour established by Spring Bank for receipt of such requests, if any which will be disclosed on the screen labeled "stop payments". Use of this stop payment request form by a Customer and receipt of same by Spring Bank (whether received electronically or otherwise) constitutes Your agreement to all of the terms and conditions contained herein and authorize Spring Bank to initiate the stop payment. Stop payment orders received after regular banking hours on Monday through Friday or on Saturdays, Sundays, or federal holidays may be considered received and will be processed on the next banking day.

SPRING BANK IS NOT BOUND BY A STOP PAYMENT REQUEST AFTER SIX (6) MONTHS FROM THE DATE OF SUCH ORDER UNLESS SUCH ORDER IS RENEWED FOR AN ADDITIONAL SIX (6) MONTHS.

You understand that stopping payment on a check does not relieve you or any other signer of such check from liability on the check to a person who has taken such check for value, in good faith and without notice of any defense or claim that you or any other signer of the check may have on the check. If more than one signer is required on such check, Spring Bank is authorized to accept any stop payment order from any of such signers.

You agree to pay the stop payment fees identified in Spring Bank's current Service Fee Summary for Personal Accounts, as amended, and authorize Spring Bank to deduct any such fees from any account you maintain with Spring Bank.

You understand the need for absolute accuracy in describing the check upon which stop payment is requested. **IF ANY INFORMATION DESCRIBING THE CHECK IS NOT ACCURATE, SPRING BANK MAY NOT FIND THE CHECK OR INITIATE THE STOP PAYMENT ORDER.** Spring Bank shall not be liable for failing to stop payment on a check or for stopping payment on the wrong check if the information regarding the check is not completely and accurately described and provided to Spring Bank.

You agree to indemnify and hold harmless Spring Bank against any loss, cost, claim, expense, damage or liability (including reasonable attorneys' fees) Spring Bank may sustain for stopping payment on any check described herein in accordance with any stop payment order received by Spring Bank.

You agree to notify Spring Bank promptly of the issuance, check number and date of a duplicate check or the return of the original check.

You agree to notify Spring Bank in writing if you wish to release the stop payment. You may contact Spring Bank in person or in writing at the following address:

Spring Bank; 16620 W Bluemound Rd., Suite 100, Brookfield WI 53005-5965

Overdrafts

When You schedule a Funds Transfer or Bill Payment using Online Banking, You authorize Us to withdraw the necessary funds from Your Account with Us. We debit the amount of Your Funds Transfer on the Business Day You instruct Us to process the Funds Transfer between Your Accounts. Each instruction to Us to withdraw or transfer from an Account is an order to Us to pay from that Account on the specified Processing Date. We debit the amount of Your Bill Payment from Your Account on the Processing Date, which is generally two (2) to five (5) days prior to the payment date. We may charge Funds Transfers and Bill Payments against the Account even though the charge creates an overdraft or constitutes a draw against unavailable funds. If You overdraw Your Account, You agree to immediately pay Us the overdrawn amount together with any applicable fees, as stated in Our Service Fee Summary for Personal Accounts or Service Fee Summary for Business Accounts.

Customer is liable for any Account shortage resulting from fees or overdrafts, whether caused by Customer, authorized user, or another with access to Online Banking. This liability is due immediately and can be deducted directly from the Account balance specified whenever sufficient funds are available. Customer does not have the right to defer payment of this liability, and You are liable regardless of whether You processed the item or benefited from the fee or overdraft. This includes liability for Our costs to collect the outstanding balance including, to the extent permitted by law, Our reasonable attorney's fees.

Fees

You authorize Us to charge you fees identified in the Service Fee Summary for Personal Accounts or Service Fee Summary for Business Accounts which may be amended by us from time to time or your Loan Account Agreement.

Our Liability For Failure to Process Funds Transfer or Bill Payment

We will use Our best efforts to make all Your Bill Payments and funds transfers according to Your instructions. We will, however, incur no liability if We are unable to complete any transfers initiated by You through Online Banking because of the existence of any one or more of the following circumstances:

1. If the Bill Payment or funds transfer would exceed the maximum permitted amount or Your Available Balance, or Your Account has been re-titled, closed, blocked for security reasons, or subject to legal process or other encumbrances restricting the transaction.
2. If the Bill Payment or funds transfer processing center is not working properly, and You know or have been advised by Us about the malfunction before You execute the transaction.
3. If the Payee mishandles or delays a Bill Payment sent by Us.
4. If You have not provided Us with the correct names, phone numbers, or account information for those persons or entities to whom You wish to direct payment (Payee).
5. If circumstances beyond Our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction, and We have taken reasonable precautions to avoid those circumstances.
6. If You have not properly followed the instructions for using Online Banking.
7. If Your operating system is not properly installed or functioning properly.
8. For errors or failures from any malfunctions of Your browser, Internet service provider, computer, computer virus or other problems relating to the computer equipment You use with Online Banking, including, without limitation, Your inability to access Online Banking or any part of Online Banking.
9. For a failure to provide access or for interruptions in access to Online Banking due to Online Banking system failure.

Provided none of the foregoing exceptions to the service performance obligations is applicable, if Online Banking causes an incorrect amount of funds to be removed from Your Account, Online Banking shall be responsible for returning the improperly transferred funds to Your Account. If Online Banking causes funds from Your Account to

be directed to an incorrect Payee, You agree to help Us recover funds directed to the incorrect Payee. We will make every effort to direct to the proper recipient any previously misdirected Bill Payments.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, THE FOREGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. EXCEPT AS SPECIFICALLY PROVIDED FOR HEREIN, IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO ONLINE BANKING.

Liability

Spring Bank shall not be liable to You for any damages whatsoever arising in connection with the accuracy and completeness of information supplied through Online Banking regarding Your Account. We will exercise ordinary care in providing Online Banking Services and will be responsible for a loss sustained by You only to the extent such loss is caused by Our reckless or willful misconduct. In no event shall clerical errors or mistakes in judgment constitute failure to exercise ordinary care, nor shall We have any liability for any indirect, incidental, consequential (including lost profits), special or punitive damages whether arising in contract or in tort, and whether or not the possibility of such damages was disclosed to or could have reasonably been foreseen by Spring Bank. Under no circumstances shall Spring Bank be responsible for any liability, loss or damage resulting from any delay in performance of or failure to perform in connection with any Service which is caused by interruption of telephone, facsimile or communication facilities, delay in transportation, equipment breakdown or mechanical malfunction, electrical, power or computer failure, accidents, fire, flood, explosion, theft, natural disaster or other catastrophe, acts or failure to act by You or any third party, strikes or lockouts, emergency conditions, riots, war, acts of government or other circumstances which are unavoidable beyond Our control. Spring Bank shall not be liable for failure to perform any of its obligations in connection with any Online Banking Service if such performance would result in it being in breach of any law, regulation or requirement of any government authority.

Exclusion of Liability and Warranties

Online Banking makes use of a private network, intended for authorized users only. We have confidence in the security measures We employ; however, this is not an invitation for individuals to attempt unauthorized access. BY USING ONLINE BANKING, YOU AGREE TO ACCEPT COMPLETE RESPONSIBILITY THEREFORE, SPRING BANK, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND SERVICE PROVIDERS, DISCLAIM ANY AND ALL LIABILITY, WHETHER NOW KNOWN OR OTHERWISE, WITH RESPECT TO YOUR USE, AUTHORIZED OR UNAUTHORIZED, OF ONLINE BANKING, AND SPRING BANK FURTHER SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES WITH RESPECT THERETO, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

Indemnification

Customer shall indemnify and hold harmless Spring Bank and each of its directors, officers, employees, agents, successors and assigns ("Indemnitees") from and against all liability, loss and damage of any kind incurred by or asserted against Indemnitee in any way relating to or arising out of any Service, by reason of any acts or omissions of Customer or any third party or otherwise, except to the extent such liability, loss or damage is caused by the gross negligence or willful misconduct of such Indemnitee and provided that reliance without further investigation, on any oral, telephonic, electronic, written or other request, notice or instruction believed in good faith to have been given by Customer will in no event constitute gross negligence or willful misconduct on the part of such Indemnitee.

Account Information Disclosure

We will disclose information to third parties about your Account(s) or the transactions you make:

1. That we believe are necessary to complete or document transactions, to investigate possible unauthorized transactions, to resolve errors or claims or to combat fraud.
2. In order to verify the existence and condition of your account to a third party, such as a Payee;
3. In order to comply with a governmental agency or court orders; or,

4. To comply with laws, rules and regulations.
5. If you give us your written permission.

The circumstances under which We may provide information about Your accounts to third parties are summarized in Our current Privacy Policy. You agree that We may deliver Our Privacy Policy and opt-out notices to You by making them available on www.springbankwi.bank. You may access the Privacy Policy on www.springbankwi.bank, or request a paper copy by writing to Us at Spring Bank, 16620 W. Bluemound Rd., Suite 100, Brookfield, WI 53005-5965.

Third Parties

You understand that support and services relating to Online Banking are provided by third parties other than Us, and You authorize Us to contract with third parties to provide such support and service.

Electronic Record Consent

You consent to receive Electronic Records that may be required to be made available during the course of Your Online Banking relationship with Us. You have a right to withdraw the consent to receive Electronic Records by notifying Us in writing at Spring Bank, 16620 W. Bluemound Rd., Suite 100, Brookfield, WI 53005-5965 or via secure messaging.

Electronic Statement Disclosure and Agreement

To provide Your deposit account statement / notice to you only electronically, Spring Bank is required to obtain Your consent to the receipt of Your statement / notice in electronic format only. You have the right to withdraw Your consent to have Your deposit Account statement / notice provided or made available only in electronic format by calling Us at 262-754-5555. Spring Bank will notify You by email when Your electronic statement / notice is available for viewing. If Your email address to which We will be sending your notification should change in the future You must update Online Banking with Your new email address in order to continue receiving your statement / notice in electronic format.

If You fail to update Online Banking with Your new email address, We will continue to send You the notification that Your statement / notice is available electronically for viewing to Your email address on record with Us for a period of time. Therefore, You may not receive the notification. We reserve the right to begin sending hard copies of Your statement / notice in the mail.

Your Right to Obtain Paper Copies

You have a right to obtain Electronic Records in paper form, upon request. You may obtain a paper copy of an Electronic Record by contacting Us by phone at 262-754-5555, or 866-771-6789. We may charge photocopy fees identified in Our current Service Fee Summary for Personal Accounts which may be amended by Us from time to time.

Periodic Statements

Your Online Banking Account activity will appear on Your periodic account statement, which you receive from US via the U.S. Post Office and / or via Online Banking in an electronic format.

Notification of Change in Name or Address

You agree to notify Us promptly of any change in name or address by writing Us at Spring Bank, 16620 W. Bluemound Rd., Suite 100, Brookfield, WI 53005-5965.

Imaging of Checks, Debit and Credit Items and Deposit Tickets

We will make every effort to produce legible images of account checks, debit and credit items and deposit tickets the next Business Day after the item(s) have been posted to your account. Images will be available up to 90 days after the checks; debit and credit items and deposit tickets have been posted to the account. Some items will produce poor quality images or may not produce an image. In those cases, it is not Our responsibility to remedy

the image quality. For better processing quality, We recommend use of the forms and check stock approved by Us.

Termination or Discontinuation

In the event You wish to discontinue Online Banking, You must notify Us in writing. Written notice of service discontinuance must be supplied ten (10) Business Days prior to the first day of the month to: Spring Bank, 16620 W. Bluemound Rd., Suite 100, Brookfield WI 53005-5965. You may also notify Us through secure messaging. If You notify Us verbally, You must also send Us written notification.

We may modify, suspend or terminate Your privilege of using Online Banking and may withhold approval of any transaction, at any time, without prior notice to You. In the event We terminate Online Banking, We will try to notify You in advance but are not required to do so. You will be notified as soon as practicable.

If you do not access or use the Bill Payment Service for an extended period of time, we may in our sole discretion, terminate your access to and use of the Bill Payment Service without notice to you.

Any one person who can use the Account accessible with Online Banking may terminate Online Banking. Neither termination nor discontinuation shall affect Your liability or obligation under this Agreement.

Information Authorization

In order to facilitate Bill Payment or investigate fraud related to Online Banking, it may be necessary to obtain additional information from other financial institutions, merchants or consumer credit reporting companies. By accepting and using Online Banking. You authorize Us to obtain information regarding Your Bill Payment transaction from a merchant or other Payee to resolve payment-pending problems.

Assignment

You may not assign this Agreement to any other party. We may assign this Agreement to Our successor in interest or to any, directly or indirectly, affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

We shall not be deemed to have waived any of Our rights of remedies hereunder 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 on any one occasion shall not be construed as a bar or wavier of any rights or remedies on future occasions.

Amendment

We may amend this Agreement at any time. The Agreement in its current form will always be available Online at the Disclosures Link. We may require that You accept changes at the time you sign in or We may provide Notice to You at Your current address in Our files. Amendments will be effective upon the date posted at Online Banking.

Headings

Headings are used for reference purposes only and shall not be deemed part of this Agreement.

Binding Effect

This Agreement shall bind and benefit the parties and their successors and assigns. Spring Bank may from time to time amend any of the terms of this Agreement. Customer will be provided with notice of any such amendments in accordance with Spring Bank's normal business practices. By continuing to use any Service after notice of such amendment, Customer shall be deemed to have agreed to such amendment and shall be bound by this Agreement as so amended.

Prohibited Uses

The following content and activities may not be displayed or promoted by Customer nor associated in any way with Customer's account, including, without limitation:

- Transmission, storage, or presentation of any information, data or material in violation of any United States, state or local law, rule or regulation.
- Copyrighted materials without the proper authorization or permission.
- Material or activities judged by Spring Bank to be threatening, obscene, disparaging, or hate-related.
- Material protected by trade secret or other statute.
- Pornography, nudity, erotica, and sex related merchandising, including, without limitation, sites that may infer sexual content, or link to adult content elsewhere.
- Content that promotes any illegal or prohibited activity.
- Content that may be damaging to Our servers or to any other server on the Internet.
- Pirated software.
- Promotion or sale of unsolicited or bulk email (SPAM) software or services.
- Unsolicited or bulk email or newsgroup posts (SPAM) which references and/or is traceable to Spring Bank or Customer in any way.
- Illegally distributed MP3 media.
- Harassing, annoying, or otherwise interfering with any person's, groups or organization's use or enjoyment of the Internet experience.
- Links or reference to any of the above.

Refusal of Services

Spring Bank reserves the right, at all times and for any reason, to refuse or cancel the Services in its sole discretion, with or without notice to Customer.

Governing Law and Conflict Provisions

Your use of Personal Online Banking is governed by these Personal Online Banking Terms and Conditions as well as the Deposit Disclosure, any loan agreement and related documentation, other applicable documentation governing any matter related to your use of Personal Online Banking, clearinghouse rules, federal law and law of the state you reside in if in Wisconsin, or if you reside outside of the state of Wisconsin, Wisconsin law applies (without regard to state conflicts of law principles), to the extent that federal and state laws have not been varied by these Personal Online Banking Terms and Conditions and the Deposit Disclosure. In case of a discrepancy between these Personal Online Banking Terms and Conditions and the Deposit Disclosure solely relating to your use of Personal Online Banking, these Personal Online Banking Terms and Conditions control and otherwise the Deposit Disclosure controls.

For Consumer Accounts Only:

Bill Payment

Payment amounts are limited to \$25,000 per transaction. If you opt to utilize the expedited payment services, you will be charged the current stated fee which will be presented by the service when an expedited payment transfer is requested. Personal Bill Pay Terms and Conditions are available on our website at www.springbankwi.bank under Disclosures.

Your Liability

Tell Us at once if You believe Your password has been lost, stolen or otherwise became available to an unauthorized person. Please contact Us immediately by telephone or in writing. Telephoning is the best way of keeping Your possible losses to a minimum. If You tell Us within two (2) Business Days after the loss or theft of your password, You can lose no more than \$50 if someone used Your password without Your permission. If You do NOT tell Us within two (2) Business Days after You learn of the loss or theft of Your password, and We can prove that We could have stopped someone from using Your password without Your permission, 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 sixty (60) days after the first statement on which the problem or error appeared was mailed to you, You may not get any money You lost after the sixty (60) days if We show that We could have stopped someone from taking the money if You would have told Us in time. If a good reason (such as a long trip or a hospital stay) kept You from telling Us, We will extend the time periods.

In Case of Errors or Questions

Contact Us by phone at 262-754-5555 or write Us at Spring Bank, 16620 W. Bluemound Rd., Suite 100, Brookfield, WI 53005-5965 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 sixty (60) days after We sent You the FIRST statement on which the problem or error appeared.

1. Tell Us Your name and Account number (if any).
2. Describe the error or the transfer You are unsure about, and explain as clearly as You can why You believe it is an error or why You need more information.
3. Tell Us the dollar amount of the suspected error.

If You tell Us orally, We may require that You send Us Your complaint or question in writing within ten (10) Business Days.

We will determine whether an error occurred within ten (10) Business Days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to forty-five (45) days to investigate Your complaint or question. If We decide to do this, We will credit Your Account within ten (10) Business Days for the amount You think is in error, so that You will have the use of the money during the time it takes Us to complete Our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within ten (10) Business Days, We may not credit Your Account.

The ten (10) day period in the preceding paragraph may be extended to twenty (20) Business Days, if the error involves a transfer to or from the Account within thirty (30) days after the first deposit to the Account was made.

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

We will tell You the results within three (3) 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.

For Business Accounts Only

Bill Payment

Payment amounts are limited to \$25,000 per transaction. If you opt to utilize the expedited payment services, you will be charged the current stated fee which will be presented by the service when an expedited payment transfer is requested. Personal Bill Pay Terms and Conditions are available on our website at www.springbankwi.bank under Disclosures.

Customer Responsibility

Customer shall designate Accounts and Services accessible by Online Banking. Customer shall designate individuals authorized to access Services.

Customers' role and responsibility to designate Accounts, Services and individuals authorized to access Services shall be described as the Online Banking "Security Administrator."

Customer is solely responsible for the timeliness, accuracy, and completeness of any instruction and information in connection with Your Online Banking Service transactions.

Additional Security: Secure Tokens

Secure tokens provide our clients with an additional layer of Online Banking security. We may at any time require you to use Secure Token(s) as a condition to access our Online Banking service. We reserve the right to suspend or limit your access to our Online Banking service until such Secure Tokens are being used. You and Your administrator(s) have the responsibility to ensure all appropriate users obtain a Secure Token.

You agree to notify the Bank immediately of each loss or theft of a Secure Token, any unauthorized use of the Token, or any other breach of security. The Bank reserves the right to prevent your access to Online Banking should the Bank have reason to believe the confidentiality of your Token has been compromised. Spring Bank reserves the right to charge a fee for the replacement of a lost or stolen Token, as defined in the Service Fee Summary for Business Accounts

We may dishonor or disable any Secure Token at any time and will inform you if we decide to do so. We may also issue additional or replacement Tokens from time to time and the Company, its Administrators and users shall follow the Bank's instructions regarding the distribution, installation and use thereof.

Wire Transfer

You may use the Business Internet Banking service to create, view, modify and delete Wire transactions within your limits and accounts as defined in your Funds Transfer Agreement.

The Bank shall have the right to reject any wire payment instruction if you have insufficient available funds in the Account or for any other reason. If the Bank rejects a wire payment instruction, the Bank shall use reasonable efforts to notify you through Bank email or by telephone no later than the business day on which such wire payment instruction would otherwise be executed by the Bank.

You agree that the Bank may rely on the routing or identifying number provided by you for the intermediary bank or the beneficiary's bank, even if it identifies a bank different from the bank identified in the wire payment instruction. The Bank has no duty to detect any such inconsistency in identification.

You agree that the Bank may rely on the Account number provided by you and the Bank is under no obligation to confirm that the name of the Account to which funds are transferred, conforms to the name given in the wire payment instruction.

The Customer is responsible for full routing instructions. The Customer agrees that in executing any Payment Order the Bank may make use of correspondents, agents, sub-agents, funds transfer and communications systems. The Customer agrees that if a Payment Order does not designate an intermediary bank where appropriate, the Bank will select an intermediary bank on behalf of the Customer and the Customer agrees that the Bank shall have no liability with respect to such selection. To the full extent permitted by law, correspondents, agents, sub-agents, systems or intermediary banks shall be deemed to be agents of the Customer and the Bank shall not be under any liability for any errors, negligence, suspension or default of any of them, all such risks being borne by the Customer.

The Bank is under no obligation to cancel or amend a wire payment instruction after it has been transmitted to the Bank. However, the Bank shall use reasonable efforts to act on a request by you for cancellation of a wire payment instruction prior to the Bank's execution of the instruction, but the Bank shall have no liability if such cancellation is not affected.

All domestic wire payments submitted before 3 p.m. CST, Monday through Friday (excluding federal holidays), will be processed on that day. Domestic wire payments submitted after 3.00 p.m. CST on a Banking day will be processed on the next business day.

All international wire payments submitted before 2 p.m. CST, Monday through Friday (excluding federal holidays), will be processed on that day. International wire payments submitted after 2.00 p.m. CST on a Banking day will be processed on the next business day.

ACH Origination

If applicable, the Automated Clearing House ("ACH") Services offered through Online Banking will be governed by the ACH Origination Agreement that You previously executed. Uncollected funds may not be used for ACH.

Bill Payment

For business accounts, subject to our approval, you may order transfers from designated accounts for payment to third parties using this service. Payment amounts are limited to \$25,000 per transaction. If you opt to utilize the expedited payment services, you will be charged the current stated fee which will be presented by the service when an expedited payment transfer is requested. Bill Payment Terms and Conditions are available on our website at www.springbankwi.bank under Disclosures.

Zelle®

Zelle® is a convenient way to send money using your mobile app or online banking account.

Terms and conditions for the Zelle® Network Standard Terms which are available on our website at www.springbankwi.com under Disclosures.

Zelle Limits				
Services	Transaction Limit	Daily Limit		Monthly Limit
Request Money*	n/a	n/a	n/a	n/a
Send Money - Within Minutes	\$2,500.00	\$2,500.00	n/a	\$10,000.00
Transaction Amount Limits				
Send Money				
\$.01 minimum per Transactions				
Request Money*				
\$.01 minimum per Transactions				
Transaction Count Limits				
Send Money				
15 per day, 30 per month				
Request Money*				
15 per day, 30 per month				

*Subject to limits established by financial institution money is requested from.

Refusal of Services

Spring Bank reserves the right, at all times and for any reason, to refuse or cancel the Services in its sole discretion, with or without notice to Customer.

SPRING BANK
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