

ELECTRONIC SERVICES AGREEMENTS & DISCLOSURES

ONLINE BANKING SERVICE

IMPORTANT INFORMATION ABOUT THIS AGREEMENT:

You are preparing to receive required consumer disclosures in an electronic form; therefore, this agreement serves the following two purposes:

- To obtain your affirmative consent to receive the required consumer disclosures in electronic form and provide you with a clear and conspicuous statement about your rights regarding receiving electronic consumer disclosures as outlined in the Electronic Records and Signatures in Commerce (E-Sign) Act, and;
- To present you with the required consumer disclosures for American Community Bank & Trust Online Banking and Bill Payment

Consent to receive electronic disclosure by clicking the “I Accept” Button below you are affirmatively consenting to receive the required disclosure in electronic form.

This Agreement describes your rights and obligations as a user of the Online Banking Service or the Bill Payment Service (“Services”). It also describes the rights and obligations of **American Community Bank & Trust**. Please read this Agreement carefully. By pressing the **I ACCEPT** button below, you agree to comply with the terms and conditions of this Agreement.

NOTE: If registering “online” you must scroll down and click the I ACCEPT button at the bottom of this agreement to continue.

DEFINITIONS

The following definitions apply in this Agreement, “Online Banking” is the Internet-based Service providing access to your account(s) under the terms set forth in this Electronic Services Agreement; “Online Account” means any American Community Bank & Trust account from which you will be conducting transactions using a Service; and the password you select at initial enrollment, that establishes your connection to the Service. “Time of day” references are to Central Daylight Time, as applicable. “We” or “Us” refer to American Community Bank & Trust, which offers the Services, and which holds the accounts accessed by the Services.

ACCESS TO SERVICES

You will gain access to your Online Accounts using your Internet-enabled device, your Internet Service Provider, your Username, and your Password.

HOURS OF OPERATION

The Services are available 24 hours-a-day, seven day-a-week, except during special maintenance periods, which generally are scheduled between 11:00 p.m. Sunday night and 4:00 a.m. Monday mornings. For purposes of transactions, American Community Bank & Trust’s business days are Monday through Friday, excluding holidays as determined by American Community Bank & Trust. All Online Banking transaction requests received after 6:00 p.m. on business days, and all transactions which are requested on Saturdays, Sundays or holidays on which American Community Bank & Trust chooses to remain closed, will be processed on the next American Community Bank & Trust business day. American Community Bank & Trust’s business day begins at 8:00 a.m.

USE OF YOUR SECURITY PASSWORD

You agree not to allow anyone to gain access to the Services or to let anyone know your Password used with the Services. You agree to assume responsibility for all transactions up to the limits allowed by applicable law.

IF YOUR PASSWORD HAS BEEN LOST OR STOLEN

If your Password has been lost or stolen, call American Community Bank & Trust immediately at 815-338-2300, 8:00 a.m. to 5:00 p.m. (Central Time). Telephoning American Community Bank & Trust is the best way of minimizing your losses. If you believe your Password has been lost or stolen and you tell American Community Bank & Trust within two business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your Password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as \$500.00.

BANKING TRANSACTIONS WITH ONLINE BANKING

In addition to viewing account information, you may use Online Banking to conduct the following transactions:

Transfer funds among your linked checking accounts, savings accounts, money market accounts and line of credit accounts. **Note:** Because regulations require American Community Bank & Trust to limit pre-authorized transfers (including Online Banking transfers), the following limitations apply:

- **Statement Savings Account** - You can make no more than six transfers per month by pre-authorized or automatic transfer, or by telephone or Online Banking.
- **Money Market Account** - You can make no more than six transfers per Statement period by pre-authorized or automatic transfer or by telephone or Online Banking.

New Services may be introduced for Online Banking from time to time. American Community Bank & Trust will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

Note to Clients – Per our agreement, please do not change the Sections highlighted in green below without our prior approval.]

American Community Bank & Trust Alerts Terms and Conditions

Alerts. Your enrollment in [American Community Bank & Trust 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 [American Community Bank & Trust](#) account(s). Alerts are provided within the following categories:

- *Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.*
- *Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as [scheduled payments made](#), [scheduled payments cancelled](#) and [mobile deposits](#). These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.*
- *Additional Alerts must be activated by you to be enabled. These Additional Alerts can be accessed from the Manage Alerts menu within [American Community Bank & Trust Online Banking](#) and Manage Alerts menu within [American Community Bank & Trust Mobile Banking](#).*

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. 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. [American Community Bank & Trust](#) 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 [American Community Bank & Trust Online Banking message](#) in-box, by an e-mail message. 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 96924 at any time.** 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 **American Community Bank & Trust** Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text “HELP” to **96924**. In case of questions please contact customer service at **815-338-2300**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. **American Community Bank & Trust** 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 **American Community Bank & Trust's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **American Community Bank & Trust**, 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.

BILL PAYMENT SERVICE

The Bill Payment Service permits you to use your Internet-enabled device to direct payments from your designated online Bill Pay Account to third parties you wish to pay. Your **“Bill Pay Account”** is the account for which you selected when initiating a Bill Payment.

Through the Bill Payment Service, you can pay bills from your Bill Pay Account to:

- **Business Payees** – any business, merchant, or professional that generates a bill or invoice for products or services provided to you on your behalf and that has an address we can verify;
- **Individual Payees** – payments made to individuals, family, or friends for non-business purposes.
- The **“Payment Initiation Date”** is the date you enter Online Banking when setting up a bill payment. You may set up the following types of bill payments:
- **Single Payments** – a payment to be made to a payee at one time
- **Recurring Payments** – payments of fixed amounts to a single payee at recurring intervals (e.g., weekly, semi-monthly, monthly, quarterly, semi-annually).

All payments you make will be deducted from the account that you designate as your Bill Payment Account on the Payment Initiation Date. Any payments you wish to make through this Service must be payable in U.S. Dollars to a payee located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time. You should not use the Bill Payment Service to make payments to settle securities purchases, payments to interest bearing accounts, tax payments, or court ordered payments (e.g., alimony or child support payments). Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.

Rev. 9/2019

Funds must be available in your Bill Pay Account, including overdraft lines of credit, on the scheduled Payment Initiation Date. If your Bill Pay Account does not have sufficient available funds to make a payment; transactions may be approved that overdraw your account. The Bank's current Non-Sufficient Funds (NSF) fee may be charged to your account for each NSF transaction, whether paid or returned.

If your Bill Pay Account does not have sufficient available funds to make a payment, American Community Bank & Trust shall have no obligation or liability if it does not complete a transfer or payment because there are insufficient available funds in your account to process a transaction. In all cases, you are responsible for either making alternate arrangements for the payment or rescheduling the payment through Online Bill Pay. Transactions may be approved that overdraw your account. Fees may apply.

You must schedule the Payment Initiation Date at least five (5) business days before any Payment Due Date (that is, the due date shown on your invoice or provided in your agreement with the payee, not considering any applicable grace period). If you do not allow enough time, you will be fully responsible for all late fees, finance charges or other action taken by the payee.

If the session during which you schedule a payment or transfer ends by 1:00 p.m. American Community Bank & Trust will be considered to have received it on that day. Otherwise, it will be considered received the following business day. For all entries made using the Service, the time is recorded by the Online Banking service controls. The way to cancel or change a payment is use the Bill Payment Service. Payments must be changed or canceled using the Bill Payment Service prior to 1:00 p.m. on the business day the transaction is scheduled to be initiated. If you ask us to cancel a payment after it is issued and we agree to do so, we will charge you a stop payment fee to stop the bill payment. Stop payment orders, whether oral, written, or electronic, will be in effect for a period of six months. If requested by American Community Bank & Trust, you will confirm any stop payment order in writing. After six months, any stop payment will terminate and must be renewed to continue in effect. American Community Bank & Trust may pay any item that is presented following the lapse of any stop payment order.

American Community Bank & Trust is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. American Community Bank & Trust will not be liable in any way for delays in mail delivery, for changes to the payee's address or account number (as long as you notify us five days in advance), for the failure of any payee to correctly account for or credit the payment in a timely manner, or for any other circumstances beyond the control of American Community Bank & Trust.

BILL PAYMENT GUARANTEE

We will reimburse you for any late payment fees or penalties you are charged up to a maximum of \$50.00 per scheduled payment, as a result of the failure of a Business Payee to receive a payment made through the Bill Payment Service by the bill's actual due date to the extent that the Bank has not refused the transaction if the Bank reasonably believed such refusal is necessary for security reasons, if you meet each of the following conditions:

1. You must properly schedule the payment to be initiated on a date at least five (5) business days prior to the bill's actual due date. This means that you must initiate a Single Payment before 1:00 p.m. Central Standard Time on a business day at least five (5) days prior to the bills actual due date. For Recurring Payments, this means that you must allow additional time for months in which weekends or holidays reduce the number of business days between the recurring Payment Initiation Date and the bill's actual due date.
2. You must provide us with the correct Payee name, address, phone number and account information, and with the correct payment amount.
3. On the Payment Initiation Date your checking account must contain sufficient available funds, including overdraft lines of credit, to complete the payment.
4. The late payment fee or penalty, or the method of its calculation, must be published by the payee prior to the bill's actual due date.
5. The Payee must be a Business Payee.

STOP PAYMENT

Acceptance of the Electronic Services Agreement & Disclosures set forth in this document allows you to complete an Online Electronic Stop Payment order through Online Banking. Your stop payment order must precisely identify the check number, date, amount of the item, and the payee. Generally, your stop payment order is effective for six

months. Your order will lapse after that time if you do not renew the order by completing a new stop payment order before the end of the six-month period. We are not obligated to notify you when a stop payment order expires. The bank must receive the stop payment prior to the item clearing the bank. We may, in our sole discretion, honor any payment that does not meet the exact information as set forth in your stop payment order. A fee is assessed for every stop payment request received. Please refer to our current Schedule of Services.

If you stop payment on an item and we incur any damages or expense because of the stop payment, you agree to indemnify us for those damages or expenses, including attorney fees. You assign to us all rights against the legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop payment. Our stop payment cut-off time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g. we paid the item in cash or we certified the item). Please contact Client Services at 815-338-2300 for assistance.

STATEMENTS

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account. Your account statement is available on the American Community Bank & Trust Online banking service. Please enroll for this service through your online account. You will be asked for your account number, account type and last four digits of your social security number plus optional questions to help qualify your eStatement enrollment.

ERRORS/QUESTIONS

The Electronic Fund Transfers disclosure provisions within this Agreement do not apply to any accounts other than consumer accounts as defined by Regulation E.

Unauthorized Access/Transfers

Notify us AT ONCE, if you believe your password has been lost or stolen or if you believe someone has scheduled payments or may schedule payments or otherwise use your account without your permission. Telephoning us at 1-815-338-2300 promptly is the best way to protect yourself from possible losses. Or write us at:

American Community Bank & Trust
Attention: Deposit Operations
P. O. Box 1720
Woodstock, IL 60098

You could lose all the money in your account (plus your maximum overdraft line of credit). However, if you tell us within 2 business days, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us on time.

ERROR REPORTING PROCESS

In case of errors or questions about Online Banking Service or the Bill Payment funds transfers or incorrect statements, call or write us at the telephone number or address listed above as soon as you can. We must hear from you no later than 60 days after we made available to you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number to which the error relates.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe the error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within 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 we used in our investigation.

You agree that American Community Bank & Trust may respond to you by electronic mail with regard to any claim of unauthorized electronic fund transfer related to this Service. Any such electronic mail sent to you by American Community Bank & Trust shall be considered received within 3 business days of the date sent by American Community Bank & Trust, regardless of whether or not you sign on to the Service within that time frame.

We are not responsible for errors, delays and other problems caused by or resulting from the action or inaction of other financial institutions. Although we will try to assist you in resolving any such problems, you understand that any such errors, delays or other problems are the responsibility of the relevant financial institution or the intended recipient of funds. Any rights you may have against a financial institution for such errors, delays or other problems are subject to the terms of the agreements you have with such financial institution, including any time limits during which complaints must be made.

LIMIT OF AMERICAN COMMUNITY BANK & TRUST AND OTHER PROVIDER'S RESPONSIBILITY

American Community Bank & Trust agrees to make reasonable efforts to ensure full performance of Online Banking. American Community Bank & Trust will be responsible for acting only on those instructions sent through Online Banking which are received and cannot assume responsibility for malfunctions in communication facilities not under its control which may affect the accuracy or timeliness of messages you send. American Community Bank & Trust is not responsible for any losses should you give incorrect instructions, or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service.

Any information you receive from American Community Bank & Trust or Other Information Providers is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. American Community Bank & Trust is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information, or for any investment or other decision made using this information.

Neither American Community Bank & Trust nor Other Information Providers are responsible for any computer virus or related problems that may be attributable to services provide by any Access Service Provider.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online Banking. American Community Bank & Trust will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

The limit of American Community Bank & Trust's liability shall be as expressly set forth herein. Under no circumstances will American Community Bank & Trust be liable in contract, tort, or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the Services, you agree to waive all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

AMERICAN COMMUNITY BANK & TRUST RESPONSIBILITY

American Community Bank & Trust will be responsible for your actual losses if they were directly caused by our failure to:

- Complete an Electronic Funds Transfer as properly requested;
- Cancel an Electronic Funds Transfer as properly requested.

However, we will not be responsible for your losses if:

- Through no fault of American Community Bank & Trust, you do not have enough money in your account to make the transfer;

- Through no fault of American Community Bank & Trust, the transaction would have caused you to exceed your available credit;
- Circumstances beyond our control (e.g., fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken;
- There is a hold on your account, or if access to your account is blocked in accordance with banking policy;
- Your funds are subject to legal process or other encumbrances restricting the transfer;
- Your transfer authorization terminates by operation of law;
- You believe someone has accessed your accounts without your permission and you fail to notify us immediately;
- You have not properly followed the scheduling instructions on how to make a transfer included in this Agreement;
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer;
- We have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring, or if you default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with us, or if we or you terminate this Agreement.

There may be other exceptions stated in this agreement and in other agreements with you. In no event shall we be liable for damages more than your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.

If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

ELECTRONIC MAIL

If you send American Community Bank & Trust an electronic mail message, American Community Bank & Trust will be deemed to have received it on the following business day. American Community Bank & Trust will have a reasonable time to act on your e-mail. **You should not rely on electronic mail if you need to communicate with American Community Bank & Trust immediately** (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur call Client Services at 815-338-2300).

You agree that American Community Bank & Trust may respond to you by electronic mail with regard to any matter related to the Service, including responding to any claim of unauthorized electronic funds transfer that you make. Any such electronic mail sent to you by American Community Bank & Trust shall be considered received within three (3) days of the date sent by American Community Bank & Trust, regardless of whether or not you sign on to the Service within that time frame.

OTHER AGREEMENTS

In addition to this Agreement, you and American Community Bank & Trust agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking Service or the Bill Payment Service is your acknowledgement that you have received these agreements and intend to be bound by them. You should review other disclosures received when you open your accounts at American Community Bank & Trust, including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the Schedule of Services accompanying those disclosures. We will automatically deduct the fees related to this Service from your Bill Pay Account each month.

MODIFICATIONS TO THIS AGREEMENT

American Community Bank & Trust may modify the terms and conditions applicable to either Service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

DISCLOSURE OF INFORMATION TO THIRD PARTIES

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

1. Where it is necessary for completing transfers that were initiated by a customer;
2. To verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
3. To comply with government or court orders, or other reporting requirements; or
4. If you give us your written permission

Information concerning your account history with American Community Bank & Trust will be shared within the American Community Bank & Trust organization. Other information, including information you have given us as part of an application for one of our products and services, or information we have received from a credit bureau or other third party within the organization.

INACTIVITY/TERMINATION

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We can terminate your Online Banking privileges (including the Bill Payment Service) under this Agreement without notice to you for any reason; or if you do not pay any fee required by this Agreement when due; if you do not comply with the Agreement governing your deposit or loan accounts; or your accounts are not maintained in good standing. We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

We may convert your account to inactive status if you do not sign on to the Service or have any transaction scheduled through the **Online Banking Service during any consecutive one hundred (180) day period**. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service. If you do not utilize your **Bill Payment Service during any consecutive sixty (60) day period**, we will deactivate your account and you must re-enroll before you will be able to schedule any payments.

To cancel the Online Banking and/or Bill Payment Service, you must notify American Community Bank & Trust and provide your name; address; whether you are discontinuing Online Banking, Bill Payment or both; and the effective date to stop the Service. When Bill Payment is terminated, any pre-scheduled bill payments made through Online Banking will also be terminated. You may notify American Community Bank & Trust by one of the following methods:

Please do not email any confidential information to American Community Bank.

1. By initiating a customer inquiry through our Web site at info@amcombank.com
2. By calling 815-338-2300, 8:00 a.m. to 5:00 p.m. Central Time
3. By writing a letter and either sending it to the following address or giving it to a Personal Banker at any location:

**American Community Bank & Trust
Attention: Deposit Operations P. O. Box 1720
Woodstock, Illinois 60098**

GOVERNING LAW

The laws of the State of Illinois and applicable federal law govern this Agreement.

SCHEDULE OF SERVICES

American Community Bank & Trust offers the benefits and convenience of the Online Banking and Bill Payment services **free of charge for personal accounts**.

Account research and stop payment charges will be assessed at the rates published in American Community Bank & Trust's Schedule of Services.

These fees are subject to change. American Community Bank & Trust will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

ELECTRONIC STATEMENT DISCLOSURE & AGREEMENT

By accepting the terms of this Agreement, you hereby authorize American Community Bank & Trust to provide periodic account statements, notices and regulatory disclosures to you electronically. Your authorization means that you consent to the following:

- You will provide us with an e-mail address that will be used to send you all electronic statement related notifications. You will notify us immediately if this e-mail address changes. You understand that you have no expectation of privacy if the statements are transmitted to an e-mail address owned by a third party, for example, your employer. You further agree to release American Community Bank & Trust from any liability if the information is intercepted or viewed by unauthorized parties at your employer or other e-mail address selected by you.
- Upon receipt of your consent and using the e-mail address you have provided; we will send you notification of the availability of your periodic account statement each statement cycle. You will be required to log onto the www.amcombank.com web site to retrieve your statements.
- You will be required to enter your Access ID and Password to view the electronic statement(s) and images. It is solely your responsibility to protect your Access ID and Password from unauthorized persons.
- Your consent to receive electronic periodic account statements and notices shall remain in effect until revoked by you. You have the right to change your consent to receive electronic periodic statements, notices and disclosures at any time. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle, your revocation may not take effect until the following statement cycle.
- To withdraw your consent, you must notify us in writing at American Community Bank & Trust, ATTN: Deposit Operations, P O Box 1720, Woodstock, IL 60098 or via e-mail at eStatements@amcombank.com. American Community Bank & Trust reserves the right to terminate this agreement at any time without cause or notice.
- If you have chosen electronic statement delivery, you will no longer receive paper statements. (See Contact Information below for additional information.)
- You may need to adjust your security settings or spam filters to avoid having your eStatement notification sent to a junk mail folder.

SYSTEM REQUIREMENTS

You are responsible for obtaining, installing, maintaining and operating all computer hardware and software necessary for receiving eStatements. You must have a working connection to the internet with e-mail capability. You must be able to receive and open Portable Document Format (.PDF) files with most current version of Adobe Acrobat Reader.

SYSTEM ACCESS

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outages. In addition, both environmental and physical events may occur that may cause the system to become unavailable. American Community Bank & Trust will make every reasonable effort to ensure delivery of your electronic Statements and disclosures in a timely manner.

American Community Bank & Trust disclaims all liability that relates to improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link

YOUR RESPONSIBILITY FOR MAINTAINING THE SECURITY OF YOUR ACCESS ID AND PASSWORD

It is solely your responsibility to protect your Access ID and Password from unauthorized persons. You agree to contact the bank immediately if at any time you suspect the password has been compromised. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your account numbers, your account balances, your account history, the front images of checks and all notices provided on your account.

CONTACT INFORMATION

Please do not email any confidential information to American Community Bank & Trust.

If you need assistance on how to update your e-mail address, request a paper copy of your statement or request assistance in changing your password, contact us at DepositOperations@amcombank.com or call the bank at 815-338-2300. You may also come into any one of our offices. Research fees may apply. Please refer to the Terms and Conditions for further information.