

**ST. ANSGAR STATE BANK**  
**ONLINE BANKING CUSTOMER AGREEMENT**

06/17/14

This Online Banking Customer Agreement sets forth the terms and conditions governing the provision of online banking services to you or anyone authorized by you (collectively, you, your, or yours) and describes rights, responsibilities and obligations by you and St. Ansgar State Bank. By using the online banking, you agree to the terms and conditions of this agreement, which, are in addition to those that apply to any accounts you have with St. Ansgar State Bank.

Eligibility

In order to activate your online banking, you must have at least one account with us, and you must have internet access established.

Access

Online banking is generally accessible 24 hours a day, seven days a week, except that they may be inaccessible for a reasonable period on a daily basis for system maintenance. We are not liable for failure to provide access due to system failure or other unforeseen acts. We may modify, suspend, or terminate access to the online banking services at any time for any reason without notice.

Rights and Responsibilities

Once you have enrolled in online banking with St. Ansgar State Bank, you may then access your accounts using the Login ID and Password you selected during your enrollment process. You are responsible for keeping your password and account data confidential.

We are entitled to act on transaction instructions received using your password, and the use of your password will have the same effect as your signature authorizing the transaction. If you authorized other persons to use your password in any manner, your authorization will be considered unlimited until you have notified us in writing that you have revoked the authorization and changed your password; and you are responsible for any transactions made by such persons until you notify us that transfers by that person are no longer authorized and we have a reasonable opportunity to act upon the change of your password.

No Fees

ONLINE BANKING with St. Ansgar State Bank is FREE.