

Internet Disclosure Statement

Introduction

This Express Online Banking Agreement and Disclosure governs the use of First Bankers Trust Company's "Express Online Banking" service and is made and entered into by and between First Bankers Trust Company, N.A. where the Account(s) accessed through Express Online Banking are held, and each person who signs the Bank's signature card for the Account, or is referenced on the Bank's records as an owner of the Account (Customer). Each Customer is jointly and severally liable for all transactions initiated through First Bankers Trust Company, N.A. Express Online Banking, including overdrafts, even if the customer did not participate in the transaction which resulted in the overdraft.

First Bankers Trust Company's Express Online Banking is a service accessed through a computer to electronically connect with a database that allows you to view your account balances and transaction information, transfer funds among designated accounts and make bill payments upon approval and acceptance of terms and conditions.

The terms and conditions of any deposit account agreement, rule, regulation, signature card, credit agreement, including any disclosures made pursuant to agreements, or authority executed by or made available to Customer and any subsequent amendments to any of the foregoing, are incorporated herein by reference.

Some of the transactions permitted under this agreement are governed by the Electronic Funds Transfer Act and some terms and conditions included in the agreement are required by this Act.

Please carefully read this entire agreement and disclosure and keep a copy for your records. By pressing the "ACCEPT" button, you agree to the terms and conditions as set forth in the agreement. If you decide not to agree to the terms and conditions, you should exit this site.

Definitions

You or Your – The person(s) subscribing to or using Express Online Banking.

We, Us, or Our- Refers to First Bankers Trust Company and any agent, independent contractor, designee, or assignee First Bankers Trust Company may involve in the provision of Express Online Banking.

Hours of Operation- The Service is available 24 hours a day, seven days a week, (except during maintenance periods) for inquiries, transfers and bill payments.

Business Day – Any calendar day other than Saturday, Sunday, or any holidays recognized by First Bankers Trust Company. Bill payments are processed on all business days that both the Federal Reserve Bank and the US Postal System are operating and open for business.

Business Day Cut-off – First Bankers Trust Company's primary offices are located in Illinois and base our business day on Central Time Zone. For posting purposes, the bank will process all transactions completed by 4:00 PM on that business date. Transactions completed after 4:00 PM, including transfers will be processed on the next business day.

Privacy Statement

First Bankers Trust Company, N.A. understands how important privacy is to our customers. We have taken steps to insure your security and privacy for your personal and financial dealings with the bank. Our customer privacy statement can be obtained by clicking on the following link- [Privacy Statement](#)

Limitation of Liability

Neither First Bankers Trust Company, N.A. or its affiliates, or any party involved in the creating, producing, or delivering this site is liable for any direct or indirect, incidental, consequential, punitive or other damages of any kind resulting from access to this site. First Bankers Trust Company, N.A. or its service providers will not be responsible for any direct or indirect, special, consequential, economic or other damages arising in any way due to the installation, use or maintenance of the equipment, software, the online access service, or Internet browser or access software. First Bankers Trust Company, N.A. is not responsible for any electronic virus or viruses that you may encounter. We encourage all of our customers to scan their computer with a reliable and up to date virus and spyware protection product to detect and remove any viruses. Additionally, ensure computers are patched regularly, particularly operating system and key applications, with security patches.

Customers have the ability to access information about their accounts with First Bankers Trust Company through electronic means (Telephone Banking, Online Banking, ATMs, etc.). Although First Bankers Trust Company tries to provide accurate and timely information to its customers via electronic means, there may be inadvertent technical occurrences beyond the bank's control which would cause electronic access to be unavailable. First Bankers Trust Company is not responsible for any losses resulting from the inability of customers to access their accounts and/or perform transactions during any such occurrences. Similarly, First Bankers Trust Company is not responsible for any losses during periods when its electronic systems are shut down for maintenance, repairs, upgrades, or other necessary actions. Check your statements and transactions regularly, to report any errors to us within 60 days of the date that the error occurred by calling us at 217-228-8000.

Fees for Express Online Banking and Bill Pay Services

Express Online Banking is available to our personal account customers at no monthly charge. The bill payment feature is an optional service for checking account customers. For all accounts, there are no fees for the bill payment service as long as the customer pays two or more bills a month. If less than two bills per month are paid, the fee for bill payment is \$5.00 per month. **Bill payment transactions are used in the calculation of applicable account service charges.**

About Express Online Banking

First Bankers Trust Company's Express Online Banking consists of an online banking web site that provides a complete array of financial services to its customers. First Bankers Trust Company allows customers to access their data up to 18 months of full statements and 60 days of transaction detail.

Express Online Banking currently consists of:

- Account Inquiries, balances, rates, etc.
- Up to 18 months statements
- 60 days transaction detail
- Account transfers
- Loan payments
- Transaction downloads

For customers who select Bill Payment, these additional functions are available:

- One-time Payments
- Fixed Recurring Payments
- Occasional Payments
- Variable Recurring Payments

Access to Express Online Banking

You may access the Express Online Banking service 24 hours a day, 7 days a week. To access the Express Online Banking service, you must have an account at First Bankers Trust Company, N.A., access to Internet service, an email address, an Access ID and a Password. Express Online Banking can only be used to access First Bankers Trust accounts in which you are designated as an account owner. Access to your accounts through Express Online Banking will be based upon the identification of users and authority levels specified in your account agreement. If the accounts are jointly held, you agree that the information and all transactions initiated by the use of your Access ID and Password are authorized, unless we have been notified to cancel the service. We undertake no obligation to monitor transactions through Express Online Banking or Bill Pay to determine that they are made on behalf of the accountholder.

All electronic communications that we receive from you on our website will be deemed valid, authentic, and binding obligations. You agree that these electronic communications will be the same as your written and signed paper communications, and shall be deemed for all purposes to have been signed and to constitute an original when printed from electronic files or records established and maintained in the normal course of business. You agree that electronic copies of communications are valid and you will not contest the validity of transactions.

Registration Process

The Express Online Banking service requires that the Customer complete the online registration process. This involves the customer entering in an account number along with the last four digits of their social security number to verify their identity. If the information entered is correct, the customer will be prompted to create an Access ID and password, and set up their Multi-Factor Authentication information. Express Online Banking offers automatic enrollment, so the customers will be able to access their accounts the same day that they register.

Use of your Access ID and Password

You will create your own Access ID and Password during the online registration process. You agree to keep your Access ID and Password confidential to prevent unauthorized access to your account. We recommend that you memorize your Access ID and Password. You agree to not give your Access ID and Password to any unauthorized persons. Your

password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should not be written down. In addition, you must make sure that no one is physically watching when you enter your password. If you are logged into the service, be sure to log off of the service and exit the browser when you leave the computer unattended. Your session will be automatically terminated after 10-minutes of inactivity. Avoid accessing online banking from public computers or using public or unsecured wireless access. You agree to assume the responsibility for all transactions up to the limits allowed by applicable law. Be suspicious of e-mails purporting to be from a financial institution, government department or other agency requesting account information, account verification or banking access credentials such as usernames, passwords, PIN codes and similar information. If you are not certain of the source, do not click any links.

Password Guidelines: Passwords are the key to each Customer having a secure passage to their financial records. Passwords require a combination of alpha-numeric characters with a minimum of 8 characters. First Bankers Trust Company DOES NOT have access to your personal password. The Online Banking Department has the ability to issue a new temporary password in the event that a Customer has forgotten their current password or has been locked out due to five (5) invalid login attempts. Any password issued by First Bankers Trust Company must be changed by the Customer at the next login. For your protection, First Bankers Trust Company will require a password change every 120 days. Create a unique and complex password for online banking access. It is not recommended to use the same password that is used for social networking or gaming sites.

Multi-Factor Authentication

Upon first time login, the customer will be prompted to select and answer three security questions. Customers gain online access to their account by entering an access id and password. An extended validation certificate is in place on the First Bankers Trust's website, and Fiserv's hosted site. Fiserv also has implemented advanced device forensics that seamlessly authenticates the customer's computer or device. During the login process to online banking through a computer, if the device is not recognized, the customer will be presented with a security challenge question.

PFM (Personal Financial Manager) Statement

First Bankers Trust Company accepts no responsibility for the security, accuracy, or reliability of 3rd party personal financial managers or online financial management account services that require our customers to provide their account login ID and password information or any other personally identifiable information that would allow access to information held by First Bankers Trust Company. First Bankers Trust Company recommends against providing account login ID and password information to any third party.

eWarning

First Bankers Trust Company will NEVER request any confidential information from a customer such as account number, social security number, PINs or passwords by email or phone call. Never give out confidential information unless you have originated a voice or

in-person conversation and we are requesting this for identification reasons. Never give your PIN or password to anyone, including First Bankers Trust Company staff. Emails from legitimate sources such as a bank or the FDIC can be faked! When entering our website, only enter directly at www.firstbankers.com in your browser. Never allow another website (such as a search engine or other website or bookmark) to transfer you to our website. Websites can be faked if not entered directly!

Disclosure of Account Information to Third Parties

Information to third parties about your account(s) or the transaction(s) you make will only be disclosed if at least one of the following applies:

1. It is necessary to complete a transaction.
2. To verify the existence and condition of your account to a third party such as a credit bureau or merchant.
3. To comply with a governmental agency or court order.
4. If permission is given to us by you, which we may require to be in writing.
5. To collect information for internal use, the use of our service providers, and our servicing agents and contractors concerning our electronic funds transfer service.
6. It involves a claim by or against a deposit to or withdrawal from your account.
7. Where otherwise required or permitted under state or federal laws and/or regulations.

No Signature Requirements

When any payment or other on-line service generates items to be charged to your account, you agree that we may debit the designated account, or the account on which the item is drawn, without requiring your signature on the item and without any notice to you.

Malware Statement

First Bankers Trust Company is not responsible for any electronic malware that you may encounter on your personal computer. It is the responsibility of our customers to routinely scan their PC and removable media using reliable and up-to-date antivirus and antispyware products to remove any harmful malware. Undetected or unrepaired malware may corrupt and destroy your computer or compromise your personal information. Additionally, you may unintentionally transmit viruses to other computers or lose personal information stored on your hard drive.

Reporting Fraudulent Activity

If you feel your account has been compromised cease all activity from computer systems that may be compromised. Immediately contact your financial institution so that the appropriate actions may be taken.

Inactivity/Termination

We may terminate this agreement and your use of Express Online Banking services at any time without cause or prior notice. This Agreement and your use of available internet services will be terminated automatically if your account(s) are closed or access to your accounts is restricted for any reasons. The Bank reserves the right to terminate this Agreement if the service is not used for a period of 120 calendar days. After termination on such basis, you may again enroll by enrolling online at www.firstbankers.com. We reserve

the right to temporarily suspend Express Online Banking services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your Access ID or Password as an indication of attempted security breach. Termination of the services does not affect your obligations under this Agreement with respect to occurrences before termination.

To cancel the Express Online Banking and/or Bill Payment services, you must notify First Bankers Trust Company and provide your name, address, and the effective date to stop the service(s). You may notify us by one of the following methods:

1. By initiating a customer inquiry through email to: onlinebanking@firstbankers.com
2. By calling the Electronic Banking Department at 217-228-8000 or 877-228-8001 between the hours of 8:00 AM to 5:00 PM Monday through Friday (Central Time)
3. By writing us at:

First Bankers Trust Company
Attention: Electronic Banking Department
P.O. Box 3566
Quincy, IL 62305

Governing Law

This Agreement shall be governed and construed in accordance with the laws of the State of Illinois.

Assignment

This agreement may not be assigned to any other party by you. We may assign or delegate, in part, whole, to any third party.

Ownership of Material

First Bankers Trust Company is a member of Fiserv, Inc. Financial Network and First Bankers Trust Company's Express Online Banking is a product of Fiserv, Inc.

Amendments

Terms and conditions of this agreement may be amended in whole or part at any time within 30 days written notification prior to the change taking effect. If you do not agree with the change(s) you must notify us in writing prior to the effective date to cancel your access. Amendments or changes to term(s) or condition(s) may be made without prior notice if it does not result in higher fees, more restrictive service use, or increased liability to you.

Entire Agreement

This Agreement supplements any other agreements or disclosures related to your account(s), including the Deposit Account Agreement and Disclosures. If there is a conflict between this Agreement and any others, or any statements made by employees or agents, this agreement shall supersede.