



First Bankers Trust Company N.A.
1201 Broadway, P.O. Box 3566
Quincy, Illinois 62305-3566
(217) 228-8000 Phone - (217) 228-8091 Fax

Express Business Banking Agreement
(Please read this agreement carefully)

Introduction

This **Express Business Banking** Agreement, including attachments, governs your use of **Express Business Banking**. Throughout this document the Agreement and attachments will be referred to as "Agreement". By using **Express Business Banking**, you agree to all of the terms of this Agreement. Please read it carefully and keep a copy for your records.

Definitions

You, Your or Customer - The person(s) subscribing to or using **Express Business Banking**.

We, Us, Our or Bank - 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 Business Banking**.

Business Day - Any calendar day other than Saturday, Sunday, or any holidays recognized by First Bankers Trust Company. Transactions are processed on all business days that the Federal Reserve Bank is operating and open for business.

Business Day Cut-Off- First Bankers Trust Company's primary banking offices are located in Illinois and base their business day on the Central Daylight Time zone. For posting purposes, the Bank will process all transactions successfully completed by 3:00 P.M. on that business date. Transactions completed after 3:00 P.M., including transfers, will be processed on the following business day. Transactions requiring earlier processing, i.e., ACH Payroll, may require earlier posting time requirements.

About Express Business Banking

First Bankers Trust Company's **Express Business Banking** provides a complete array of financial services to its customers. First Bankers Trust Company allows customers to access their data with full statements and complete transaction detail.

The **Express Business Banking** system that is accessible by First Bankers Trust Company's customers via internet connection currently consists of:

- | | |
|------------------------------------------|--------------------------------|
| Account inquiries, balances, rates, etc. | Wire Transfer Requests |
| Historical transactions | View Detailed Transactions |
| Secure E-mails & File transfers | Text DDA or Savings Statements |
| Transaction Downloads | Various bookkeeping services |
| Account transfers | Payments to our loan accounts |
| ACH Credit Origination | Direct Deposit Originations |
| ACH Debit Origination | EFTPS Credit Originations |

Registration Process

The **Express Business Banking** service requires that you complete an initial registration process. This involves signing this agreement and completing a Client Authorization, Employee Authorization, Account Authorization, and Restricted and Non-Restricted Funds Transfer Information forms that will identify all the information that will be needed to enable the service. In addition, should the customer utilize the wire transfer and ACH features of **Express Business Banking** the customer will be required to complete the Bank's Wire Transfer and ACH Agreements. Bank personnel will verify the information you submitted for accuracy and authorizations. Any changes to the initial application must be made in writing by authorized customer personnel. It is the customer's responsibility to notify the Bank of any account, employee and/or transaction authorization changes.

Log-On Security

Security is very important to the **Express Business Banking** system. At the time you request the service, you will select a unique "Client ID" that will be used to gain access to the system. In addition, each employee that has been given rights to access account information will be given their own "Employee ID" and "Password". The right to access account information and/or transfer funds is Employee ID dependent. Prior to activation, Bank personnel will verify your identity and authorization to information associated with the accounts that you requested tied to the service.

To help prevent unauthorized access and ensure the security of your accounts, the Bank will end your online session if we have detected no activity for 10 minutes. This is to protect you in case you accidentally leave your computer unattended after you logged on. When you return to your computer, you will be prompted to re-enter your Employee ID and password.

Because your Employee ID and password is used to access accounts, you should treat it as you would any other sensitive personal data. You should carefully select a password that is hard to guess. Keep your password safe. Memorize your password and never tell it to anyone. You may consider changing your password occasionally, such as every 90 days.

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!

Accounts

You may request to access any account that you are a signer or owner. If you desire services that allow you to initiate payments or transfers from the account, you will need the required withdrawal authority over the account to be able to complete the transaction. By using the service, you agree to maintain one or more accounts with us and to keep sufficient balances in any account to cover any transaction and fees that are ultimately approved by or related to the system. If the accounts added to the service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your Employee ID and password are authorized unless we have been notified to cancel the service.

Fees for the Express Business Banking

The Fees Schedule is attached with this agreement and may be modified from time to time. You will be notified of any changes in the Express Business Banking fees schedule at least 30 days prior to the effective date of the change.

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, NA. 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 virus protection product to detect and remove any viruses.

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.

Cancellation of Express Business Banking

Your Express Business Banking service may be cancelled at any time by First Bankers Trust Company in whole or in part without prior notice for any reason or for no reason at the sole discretion of First Bankers Trust Company. You will remain responsible for all transactions approved by the system prior to the cancellation, and for any other associated with the service.

Balance Inquiries and Transfers Limitations

You may use **Express Business Banking** to check the balance of your accounts and to transfer funds among your accounts. According to Federal regulations, you may not make more than six (6) pre-authorized or automatic transfers or debit transactions from your Money Market Deposit Account or Savings Account during a given monthly statement period. There are no limits to the number of transfers or debits from your Checking Accounts.

Balances shown in your accounts may include deposits subject to verification by us. The balance may also differ from your records due to deposits in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. If you have further questions, contact us.

Errors and Questions

In cases of errors or questions concerning transactions completed with **Express Business Banking** do one of the following, as soon as possible:

1. Telephone **Express Business Banking** Service Support at (877) 228-8001; or
2. Write to First Bankers Trust Company, **Express Business Banking** Service Support at 1201 Broadway, Quincy, Ill 62305.

We must hear from you within 60 days after you receive the first statement or notification in which the error or problem appeared. Please include the following information:

1. Name.
2. Account Number, Client ID and Employee ID.
3. Description of the error or what you are unsure about, plus an explanation of why you believe it is an error or why you need more information.
4. Tell us the amount of the error.

We will tell you the results of our investigation within ten (10) business days after we hear from you (20 business days if the transaction involved a new account). If we need more time we may take up to 45 business days to investigate (90 business days if the transaction involved a new account). If we choose to take up to 45 business days, we will give you a provisional credit to your account within ten (10) business days (20 business days if the transaction involved a new account). Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. If we decide there was no error, we will furnish you with a written explanation within three (3) business days after the investigation is complete.

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 the Bank by you, which we may require to be in writing.
5. To collect information for internal use, the use of the Bank's service providers, and servicing agents and contractors concerning the Bank's electronic funds transfer service.
6. It involves a claim by or against the Bank concerning 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.

Virus Protection

First Bankers Trust Company is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PC and diskettes using a reliable virus product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

Wide Text Statements and other Special Printing Instructions

For certain accounts, the Bank's statement format may be wider than your default printer setting support and may not automatically print correctly or cut off the right-hand side of the page.

Termination

You may terminate the use of **Express Business Banking** by contacting First Bankers Trust Company in writing by mail or personal delivery to First Bankers Trust Company. If your account is closed or restricted for any reason, **Express Business Banking** accessibility will automatically terminate.

Governing Law

This Agreement shall be governed by 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. First Banker Trust Company may assign or delegate, in part or whole, to any third party.

Ownership of Material

First Bankers Trust Company's **Express Business Banking** is a product of Information Technology, Inc. Unauthorized reproduction in whole or part is prohibited.

Amendments

Terms and conditions of this agreement may be amended in whole or part at any time with 30 days written notification prior to the change taking effect. If you do not agree with the change(s), you must notify the Bank 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.

Company Name: _____

Address: _____

City, State, Zip: _____

Phone Number: _____

Contact FAX Number: _____

Contact E-mail: _____

Signature: _____

Printed Name: _____

Title: _____

Date: _____



ANALYSIS BUSINESS CHECKING ACCOUNT



service	fee
ACCOUNT	
Maintenance	\$15.00
Additional Statements (Manual)	\$5.00
TRANSACTIONS	
Deposits/Credits Posted	\$0.20
Checks/Debits Posted	\$0.10
ACH Items Posted	\$0.05
Per Item Deposited	\$0.10
Per Item Deposited (E-deposit)	\$0.05
Deposit Error Corrections	\$5.00
Deposit Item Rejects (If excessive)	\$0.15
Deposit Item Return	\$5.00
COIN & CURRENCY SERVICES	
Currency Deposit per \$100 (Faced alike)	\$0.25
Currency Deposit per \$100 (Non-faced)	\$0.50
Coin Deposit Verification per Bag	\$3.00
Currency/Coin Order	\$5.00
Currency Order per Strap	\$0.20
Coin Order per Roll	\$0.10
WIRE TRANSFERS	
Outgoing	\$25.00 / \$100.00 plus cost
Outgoing (Using EBB)	\$5.00
Incoming	\$15.00 / \$30.00

service	fee
ACH ORIGINATIONS	
File Processing Fee (Using EBB)	\$10.00
Per Item	
1 – 499 Items	\$0.040
500 – 999 Items	\$0.035
1000 – 4999 Items	\$0.030
5000 and More Items	\$0.025
ACH Addenda Fee	\$5.00
Return Items Received	\$5.00
OTHER SERVICES	
Electronic Business Banking/EBB (Cash management)	\$25.00
Internet Banking	\$10.00
Positive Pay	\$10.00
E-deposit	\$10.00
Overdraft Fee per Item	\$30.00
Return Check Fee per Item	\$30.00
Stop Payment per Item	\$30.00
Stop Payment per Item (ACH)	\$30.00
Stop Payment per Item (EBB)	\$7.50
Balance Inquiry (Manual)	\$2.00
Telephone Transfer (Manual)	\$5.00
Research per Hour	\$30.00
Night Deposit (On premises) Annual	\$45.00
Night Deposit (Off premises) Monthly	\$30.00
Zipper Bag (Large with lock)	\$30.00
Zipper Bag (Small without lock)	\$3.00

Customer receives an account and account analysis statement at the end of each month. Checks images are returned with the statement. Account receives earning credit to be used to offset account services. Earning credit that is applied toward the monthly account services is calculated based on the account's average collected balance (Minus 10% Federal Reserve Requirement), based on 75% of the average three month Treasury Bill rate as posted in the Federal Reserve H.15 for the previous month. Should the average collected balance for the statement cycle be a negative figure, the bank will add to the service charge an amount equal to the negative figure times the monthly factor of the current base lending rate for First Bankers Trust Company, N. A. • Effective January 17, 2014.