



Netteller Online Banking Terms & Conditions

By enrolling in Evergreen Bank Group's Netteller Online Banking Service ("Netteller"), you agree to the terms and conditions shown below. Netteller allows you to transfer funds, review account activity, create stop payments, and send payments ("Bill Pay") using a personal computer ("PC"). Please read these terms and conditions carefully and retain them for your records. We have the right to change this agreement at any time by notice mailed or e-mailed to you at the last address or e-mail address shown for you on our records, by providing notice of change on the Netteller login page, or as otherwise permitted by law.

Section 1. Definitions

"Account(s)" means the deposit, loan and other accounts you have at Evergreen Bank Group to which you have access through Netteller. "Business Days" are Monday through Friday, except bank holidays. "You" and "your" refers to the person(s) or entity subscribing to or authorized to use Online Banking; "we", "us", "our" and "bank" refers to Evergreen Bank Group.

Section 2. Netteller

Netteller is an electronic banking service available to you through a PC using an access method specified in Section 3. You may use Netteller to check the balance in and recent activity of each of your Accounts and to transfer funds between your Eligible Accounts (see Section 6). The Accounts to which you may have access through Netteller are your checking accounts, savings accounts, installment loan accounts, mortgage loan accounts, home equity accounts, line of credit accounts, certificate of deposit accounts, and individual retirement accounts. The number of accounts that you may view, if they are Netteller enabled, is unlimited. Accounts you open after enrollment in Netteller may be added at the time of opening or at a later time.

Section 3. Access Methods

Supported browsers include: Microsoft Internet Explorer, Firefox or Safari. The current and major release of these browsers will be supported on a rolling basis. Each time a new version is released, the new version will be updated and support will cease on the third oldest major version. "Beta" versions of any browser are not supported. In some cases, older browser versions can be used but users may experience issues using certain features or might not be able to access Netteller at all.

You may access Netteller through our website at www.EvergreenBankGroup.com or such other Internet address as we may provide. You must be a subscriber of an Internet Service Provider. Information is not stored on your PC unless you specifically download it to your PC.

Section 4. Online Enrollment

You have the option to enroll in Netteller through our website at www.EvergreenBankGroup.com. After successfully completing the enrollment verification, we will assign login credentials for immediate access. It is required that you provide to the bank your Account number, Social Security Number (SSN) or Tax Identification Number (TIN), valid email address, first name, last name, mailing address and date of birth. Each one of these components must match the information we have on file for you in order to pass the enrollment verification process. The bank reserves the right to deny any enrollment that does not pass the verification process.

Section 5. Adding, Changing and Removing Accounts

If at any time you wish to add or remove an Account, you may call Evergreen Bank Group at (888)505-2265 or e-mail us at webhelp@EvergreenBankGroup.com.

Section 6. Your Logon ID and PIN

Upon enrollment in Netteller, we will assign you a Netteller ID and Netteller PIN. The Netteller PIN will be the last four digits of your Social Security Number, and YOU WILL BE REQUIRED TO CHANGE YOUR PIN AFTER INITIAL LOGIN. You can change your ID and PIN on Netteller at any time. You authorize us to follow any instructions entered through Netteller using your Login ID and PIN. Your access to Netteller will be blocked in the event your Login ID or PIN is entered incorrectly on three (3) consecutive access attempts. If this occurs, please call Evergreen Bank Group at (888)505-2265 because your Netteller ID and PIN can be used to access money in any of your linked Accounts and to access information about any of your linked Accounts, you should treat your Netteller ID and PIN with the same degree of



care and secrecy that you use to protect other sensitive financial data. You should not give your NettleID or PIN, or make them available, to any other person.

Section 7. Transfers

Transfers may be made between Eligible Accounts. An “Eligible Account” is an Account linked to NettleID that does not have withdrawal restrictions, such as a certificate of deposit. To schedule a transfer of funds between Eligible Accounts, you must provide to us the Eligible Account from and to which the transfer is to be made and the amount to be transferred. Each transfer must be in an amount not less than \$.01 and not more than \$99,999.99. Any attempted transfer which exceeds the available balance in the Eligible Account from which the funds are to be transferred will not be made. Transfers from accounts requiring two or more signatures are not permitted. After you send the transfer instructions, you will receive a confirmation number (“Confirmation Number”). The Confirmation Number will help us resolve any questions you may have concerning a transfer.

Section 8. Timing of Transfers

Transfers of available funds may be made any day at any time. Transfers made on a business day before 8:00PM are available immediately. Transfers made on a business day after 8:00PM will be available next business day. All NettleID transfers made on Saturday or Sunday, a bank holiday, or after our cutoff times will be processed one (1) business day later. Transfers cannot be cancelled after the instruction is sent to us as they are processed immediately.

Section 9. Reviewing Transfers

Netteller automatically includes records of past transfers as part of your account activity that can be displayed online. You can also download up to ninety (90) days of account history, including transfers, to your PC.

Section 10. Balance Inquiries

You may use NettleID to check the balances and recent activity of your Accounts. The balance shown by NettleID may not be your actual available balance. It may include deposits still subject to verification by us. The balance shown may also differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, or charges, or items in process. In addition, your available balance includes memo posted transactions that occur throughout the Business Day. A “memo posted transaction” is a temporary credit or debit to your Account that is not yet final, and is subject to correction.

Section 11. Statements

All of your transfers made through NettleID will appear on your monthly Account statement(s). The transfer amount and date will be reflected for each transfer made through NettleID. You may view your last two monthly statements online. Check images are available online.

Section 12. Stop Payments

You may enter a stop payment order on checks drawn on Deposit Accounts by clicking the “Enter Stop Payment” link for the Deposit Account, completing the requested information and submitting the stop payment. You must make your stop payment order in time for us to receive and have a reasonable opportunity to act on your request.

Section 13. Bill Pay

Bill Pay allows you to initiate electronic (ACH/EFT) or check payments from an eligible deposit account. If creditor is unable to accept electronic payments, then bank will process a physical check and send to the address that you input in the payment criteria and details. Electronic (ACH/EFT) payments can expect to be received by creditor within 2-3 business days. Paper check payments can expect to be received by creditor within 7-10 business days.

Section 14. Fees

Netteller and Bill Pay are available at no charge. All other fees applicable to your Accounts remain in effect.

Section 15. Equipment

We are not responsible for any loss, damage or injury resulting from (a) an interruption in your electrical power or telephone service; (b) disconnection of your telephone service by your local telephone company or from deficiencies in your line quality; or (c) any defect or malfunction of your PC, modem or telephone service. We are not responsible for any products or services relating to your PC, other than those specified herein. We also are not responsible for any damage to



your PC, software, modem, telephone or other property resulting from the use of Nettlel including any damage resulting from a virus.

Section 16. Hours of Operation

Netteller is available seven (7) days a week, 24 hours a day, except during maintenance periods or periods during which Netteller otherwise is not operable.

Section 17. Your Rights and Liabilities

Your rights and liabilities regarding losses that occur because your Netteller ID or PIN is used without your permission, or with respect to errors, are outlined in our ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES. To expedite notice to us rather than using the number and address specified in the Disclosures, and to have your questions answered directly, contact us by one of the following methods: Call Evergreen Bank Group at (888) 505-2265; Write to us at Evergreen Bank Group, 1515 W. 22nd Street Suite, 100W, Oak Brook, IL 60523; or, Send e-mail to us via the Internet at webhelp@EvergreenBankGroup.com.

Section 18. Termination

You may terminate your use of Netteller at any time by one of the following methods: Call Evergreen Bank Group at (888) 505-2265; Write to us at Evergreen Bank Group, 1515 W. 22nd Street, Suite 100W, Oak Brook, IL 60523; or, Send an e-mail to us via the Internet at webhelp@EvergreenBankGroup.com. You must notify us at least ten (10) Business Days prior to the date on which you wish to have your enrollment in Netteller terminated. We may require that your request be in writing. We may terminate at any time your access to Netteller, in whole or in part, for any reason without prior notice. Your access to Netteller will be terminated automatically if all your Accounts accessed through Netteller are closed. Termination will not affect your liability or obligations for transfers we have processed on your behalf.

Section 19. Limitation of Liability

Except as otherwise provided herein or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by Netteller or your use of Netteller.