

PLATTE VALLEY BANK OF MISSOURI ONLINE BANKING AGREEMENT

This Agreement governs each person ("you", "your") who uses the Platte Valley Bank of Missouri's ("we", "us", "our") Online Banking Service ("Service"). It also contains important disclosure information relating to electronic funds transfers made through the Service. By subscribing to the Service or using the Service to access Account information, or to make any transfer between Accounts, you agree to the terms of this Agreement. The following terms have the meaning set forth below in this Agreement.

"Account(s)" mean your checking, money market, savings, loan, credit card, line of credit or other account designated by you for access through the Service. In our sole discretion, we may refuse to include, or may exclude from continued use, an Account in the Service.

"Account Terms and Conditions" means the agreement or terms and conditions that govern an Account.

"Agreement" means this Online Banking Agreement as it may be amended or replaced from time to time. By using any new Services that are made available, you agree to be bound by any terms and conditions that we communicate to you, verbally or in writing, concerning the Services.

"Business Days" are Monday through Friday, except legal holidays.

"Laws" mean applicable state and federal laws, including the Uniform Commercial Code, and regulations of the Federal Reserve System, the Consumer Financial Protection Bureau, other state and federal regulatory agencies and rules of clearinghouse associations governing transfers of funds,

"Payment Account" means your designated Account for Transactions.

"Transactions" mean access to Account information and transfers between Accounts.

We encourage you to keep this Agreement for your records. If you have any questions, ask any Customer Service Representative for assistance.

GOVERNING LAWS AND RULES

Much of our relationship with you is regulated by Laws. The Laws, as well as the terms of the Agreement, may change from time to time without notice to you unless required by Law. Your continued use of the Service following receipt of the Agreement or notice of a change is considered acceptance of the Agreement or change. Notice of a change may be made by mail or electronically. Other terms and conditions that apply to your Accounts with us, including, but not limited to, the Account Terms and Conditions, other agreements and disclosures received when opening an Account, apply to all Transactions made on the Accounts through the Service and are incorporated by reference into this Agreement.

PROTECTING YOUR PRIVACY

Our policy is to protect personal or financial information which comes into our possession during the normal course of business. Please read our [Privacy Policy](#) for important information about how we manage your personal information.

Privacy Information Specific To Internet Usage

In addition to our [Privacy Policy](#), the following information governs how we handle information that we collect when you visit our website (www.plattevalleybank.com).

We collect and store information about "hits" on our website for internal review purposes only. Such information may include the name of the domain from which you access the Internet (such as Compuserve.com or att.net), the date and time you access our site, and the Internet address of the website from which you linked to us. This information enables us to see how you use our website and keep our website user-friendly.

Our website does not require you disclose any personally identifying information. However, if you do provide personal information, such as your mailing and email address, telephone and fax numbers, or demographic and customer identification, we will not disclose (share, sell, or divulge) it to persons outside our family of banks except:

- In order to complete a transaction initiated by you;
- At your request;
- In response to legal process (for example, a subpoena that complies with applicable right to financial privacy Laws);
- to persons who provide us with products or services that help us furnish banking services to you (for example, check printers, appraisers, loan processors, etc.).

In order to provide better service, we will occasionally use a "cookie." A cookie is a small piece of information, which a website stores on your PC for later retrieval. The cookie cannot be read by a website other than the one that set the cookie. We use cookies for a number of administrative purposes, for example, to store preferences for certain kinds of information or to store a password so that it does not have to be input for every visit someone makes to our site. Most cookies last only through a single session, or visit. None will contain information that will enable anyone to contact the visitor via telephone, email, or regular mail. In addition, web browsers can be set to inform the visitor when cookies are set or to prevent cookies from being set.

We do not knowingly solicit information from children online and we do not market online specifically to children. We recognize that protecting children's identities and privacy on-line is important and that the responsibility to do so rests with parents and the on-line industry.

Protecting Online Applications

When you apply online for Accounts or Services, or enroll in Online Banking, you provide personal information that is necessary for us to process your application.

We, along with the outside companies with which we work, if applicable, may keep the information you provide to us, along with information we collect from outside sources, so that we can offer you Accounts and services related to your financial needs.

Hypertext Links

You may access other websites that have been selected by us from our website through a hypertext link. When leaving our website through a hypertext link, a banner will appear advising you that we do not endorse any information or additional information that may be on that website. These links are provided solely for customer convenience and we make no representation as to the accuracy or validity of the information provided therein.

Email

You can use email to contact us about inquiries, maintenance and/or problem resolution issues. Email is not a secure method of communication and we recommend you do not send confidential information by email. You should never use unsecured Internet to initiate a transaction for your Account. To send secure transmissions to us, we recommend

that you use the "contact bank" link from within the Service. These transmission methods are secure messaging alternatives to email.

We preserve the content of your email, your email address and our response so that we can more efficiently handle any follow-up questions you may have. We also do this to meet legal and regulatory requirements. If we think that a particular Platte Valley Bank account or service might apply to your situation, we may occasionally contact you at your email address to inform you of potential benefits and availability.

You agree that we may respond to you by email with regard to any matter related to the Service, including responding to any claim of unauthorized electronic funds transfer that you make. Any such email sent to you by us shall be considered received within 5 days of the date sent by us, regardless of whether or not you sign on to the Service within that time frame.

Since our response back to you is not secure, we will not include confidential account information in the response. You may also contact us by phone, U.S. mail or by visiting your nearest branch. See our Contact Us link and our branch locator web pages for additional information about contacting us.

What We Do With Online Surveys

The information you provide on surveys and promotions on our web site will be used for internal marketing purposes, including developing web site information and services that you may find helpful. In addition, we may inform you of new accounts and services we may offer in the future based on the information you provide to us.

No Data "Capture" With Planning Tools

We may provide planning tools on the website to help you make the financial decisions that are right for you. We encourage you to try all of your "what-if" scenarios as often as you like. Examples include the mortgage principal and interest calculator and the savings goal calculators.

When you use various planning tools on our website, the calculations run on your PC or our server. We do not capture the personal information you provide on these planning tools.

Miscellaneous

Consolidation Sites. Please use caution when using consolidation sites. Consolidation sites are Internet sites which offer the ability to collect all of your personal information on one site. For example, you may be encouraged to provide consolidation sites your personal finance information, such as your Online ID, Access ID, PC Password or PIN for Online Banking. NEVER PROVIDE THIS INFORMATION TO A SITE THAT YOU DO NOT RECOGNIZE AND FULLY TRUST.

YOU SHOULD KNOW: ALL transactions initiated by a consolidation site using access information you provide are considered to be authorized by you, whether or not you were aware of the specific transaction. You may revoke this authority only by notifying us, and we may need to block your account until we issue new access codes.

We are committed to making sure that your Online Banking is safe and secure. With our own security infrastructure in place, we are confident that access to your accounts is private and secure; we are unable to provide similar assurances for other websites. While we work to protect your banking privacy, you also play a role in protecting your accounts. Only provide your Access ID or Online ID when your browser shows a secure connection directly to the Platte Valley Bank website or to another site you have investigated and fully trust.

Information may also be exchanged with credit bureaus and similar organizations, provided when legally required or permitted, or in connection with a fraud investigation, an acquisition or the sale of your account to another financial institution.

Please note that since we cannot control information on other Internet sites, we are not responsible for the content of sites linked from www.plattevalleybank.com.

Our Right To Change Our Privacy Policy or Practices

We reserve the right to change our Privacy Policy or practices at any time, in accordance with applicable Law. Questions concerning the privacy of your information at Platte Valley Bank should be directed to:

Platte Valley Bank of Missouri
Attention: Privacy Manager
PO Box 1250
Platte City, MO 64079
Telephone: (816) 858-5400
Email: inforequest@plattevalleybank.com

If you send email to us, please remember that email is not secure against interception. If your email contains information that is very sensitive or includes personal information such as your account numbers, credit/debit card number, or social security number, you may want to send this information via postal mail.

SECURITY

Regardless of whether you are using a public computer or your own private computer, or any other device used to access your Account information or this Service ("Access Device(s)"), you are responsible for protecting the confidentiality of your User Code and Password. It is your responsibility to protect your account information.

Passwords and/or Personal Identification Number(s) ("PIN") are provided for your use and protection. You must change the password and/or PIN to a unique number at the time you first use the Service. You agree to: (a) not disclose the password and/or PIN or otherwise make it available to anyone else; (b) use the password and/or PIN as instructed; (c) immediately notify us of any loss or theft of the password and/or PIN by means provided for in the Notification section of this Agreement; and (d) be liable for the password and/or PIN and for its authorized use and for its unauthorized use as described in this Agreement. Unless you notify us as provided in this Agreement, you acknowledge that we are entitled to rely on the use of your password and/or PIN as your authorization for any Transaction through the Service. You are responsible for all Transactions you initiate or authorize using the Service. **If you permit any other person to use the Service or your password and/or PIN, you will have authorized that person to access your Accounts and you are responsible for all Transactions that person initiates or authorizes from your Accounts.**

Internet connections can be insecure and may provide the opportunity for the unauthorized interception, diversion, access or disclosure of your private information. Access Devices are regularly subjected to attacks by third-parties attempting to obtain unauthorized access to your private information through malicious software, malware, spyware or other electronic means. You are responsible for maintaining protection against unauthorized third-party access to your private information stored on or transmitted to and from your Access Device which you choose to use. Except as otherwise specifically provided in our Account Terms and Conditions, we are not responsible for any loss, financial loss, injury or damage, whether direct or indirect, special or consequential, arising in any way out of the installation, use or maintenance of your Access Device or related software, including without limitation that use of any information obtained by a third-party from your Access Device by any means including that obtained by the use of any malicious computer code or program.

You agree that you are responsible for the security of your Access Devices and applicable software used in conjunction with the Services. You agree to adhere to reasonable security standards including, but not limited to, use of firewalls, ensuring Access Devices and software security updates are applied in a timely manner, and use of current anti-virus software and virus signature to protect all Access Devices. You agree that you are responsible for maintaining backups of data files, report files and programs used in conjunction with the Services.

While we provide commercially reasonable security procedures including, but not limited to, the required use of user identification, Passwords and/or PINs, anti-phishing mechanisms, and layered security, we are not responsible for unauthorized access to your Access Devices or for your maintenance of backups and contingency plans for your data files, report files and programs used in conjunction with the Services. We are not obligated to act on a communication to us which is not transmitted in accordance with the security procedures and guidelines as referenced in this Agreement.

We use SSL technology to protect the integrity of your communications to us through the website. Even though this technology provides the most secure communications available to the public, it is possible for unauthorized persons to gain access to your computer systems, networks, and any and all information stored therein. **If unauthorized persons gain access to your personal information despite our best efforts to prevent such access, you understand and agree that we are not responsible for any adverse consequences whatsoever of your connection to or use of the Internet, and shall not be responsible for any use by you of an Internet connection in violation of any Law, rule, or regulation or any violation of the intellectual property rights of another.**

We reserve the right to implement additional security procedures including, but not limited to limiting the frequency and dollar amount of Transactions from your Accounts and implementing new security technology as it becomes available in the industry

Tell us AT ONCE if your password and/or PIN has been lost or stolen. If you believe your password and/or PIN is subject to unauthorized use or that someone has transferred or may transfer money from your Account without your permission, call or write us at the telephone number and address listed in the Notification section of this Agreement.

USE OF THE SERVICE/LIMITATIONS

Upon request, you may use the Service to:

- Access your Accounts Online. You may obtain Account balances and Transaction information including access to your periodic statements, for your Accounts.
- Transfer funds between your Accounts. A request to transfer funds between Accounts may not result in an immediate transfer or immediate funds availability because of the time required to process the files. If there are not available funds in the Payment Account from which a transfer is being made at the time the transfer is processed, the transfer will be canceled and we will not make the transfer at a later date. You may schedule transfers for future dates. Requests made after 5:00 p.m. Central Time or on a non-Business Day will be considered made for the next Business Day.
- Send electronic mail (email) to us and receive email from us. We may not immediately receive email that you send. We must have a reasonable opportunity to act before taking action on your email requests. You cannot use email to make a bill payment, Account inquiry or funds transfer. You may not use email to stop payment, report unauthorized use of your password and/or PIN, or to report an unauthorized Transaction. You must notify in accordance with the Notification section of this Agreement.
- Order stop payment. You may use the Service to order a stop payment on debit transactions on your Account. We must have a reasonable opportunity to act after you have transmitted the stop payment order to act on it. Any stop payment order initiated through the Service is subject to all terms and conditions set forth in the applicable Account Terms and Conditions.

Availability of the Service. You can use the Service 24 hours, 7 days a week, except during maintenance periods. However, we can process Transactions only on Business Days. Transaction processing is subject to our cut-off times as noted in literature at bank locations or within literature provided within the Service, during establishment of the Service, or during training for the Service. Our cut-off times may change from time-to-time.

Online Payments to Third Parties. Online payments to third parties are governed by separate agreements and are not part of this Agreement. .

eAlerts We provide electronic alert notifications ("eAlerts") through the Service. Some alerts are automatic alerts that you do not need to activate. Voluntary eAlerts are also available. These alerts will need to be activated by you. You can cancel these alerts at any time. eAlerts are subject to the following:

- We may add new alerts or cancel old alerts from time to time. We usually notify you when we cancel alerts, but are not obligated to do so.
- Alerts will be sent to the email address you have provided for the Service. If your email address changes, you are responsible for informing us of that change.
- You understand and agree that your alerts may be delayed or prevented by a variety of factors. We neither guarantee delivery nor the accuracy of the contents of any alert. We are not liable for any delays, failure to deliver, or misdirected delivery of an eAlert. We are not liable for any errors in the content of an alert or for any actions taken or not taken by you or any third party in reliance of an alert.
- Because eAlerts are not encrypted, we will never include your password or full account number. However, your alerts may include your name and some information about your Accounts. Anyone with access to your email will be able to view the contents of these alerts.

Limitations There are no limitations on the number of Transactions that can be made during any time period to or from any Account, except as provided by federal regulations limiting pre-authorized transfers. By Law, you are limited during any statement cycle or calendar month to six pre-authorized or automatic transfers or checks, if the Account is a Money Market Deposit Account or a savings account. Online bill payments, if applicable, and transfers between your Deposit Accounts are considered pre-authorized transfers.

The use of the Service(s) often requires the use of an internet browser. Not all browsers are supported. You are responsible for maintaining and using a supported browser to access the Service.

ACCURACY AND TIMELINESS OF INFORMATION

We will use reasonable efforts to provide information requested through the Service in a prompt fashion, but are not liable for temporary failure to provide timely information. If the Service is unavailable, you shall be responsible for carrying out banking business through alternative delivery channels. We shall not be liable for any inaccurate or incomplete information with respect to Transactions which have not been completely processed or posted to our system prior to being made available pursuant to the Service. Information with respect to all Transactions is provided solely for your convenience and we shall have no liability to you resulting from your use of such information.

All information provided to you prior to completion of our end-of-day processing is not final and is subject to change. Account balances and other information will be provided to you for the current day and past days. Images of items deposited to your Accounts and checks drawn on your Accounts will be made available for a period of time. Historical information for activity conducted via the Service will be made available to you for a period determined by Bank.

CHARGES FOR TRANSACTIONS OR RIGHT TO MAKE TRANSACTIONS

There are no monthly or transaction fees for the Service. Depending on the Access Device used to access Services, there may be costs associated with your third party providers. You should check with your third party provider to make sure you understand whether there are charges they impose.

Fees may be assessed for optional services selected, as disclosed in our Account Terms and Conditions or other agreements with you. We may change or add fees without notice unless required by applicable Law. A current fee schedule can be obtained at any branch location. Fees in our Account Terms and Conditions brochure also apply.

RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS

You will receive a monthly statement if you have an Account upon which checks or drafts may be drawn. You will receive a savings statement semi-annually unless there are electronic Transactions during the month. A savings statement will be provided monthly for Accounts with electronic Transactions during the month.

RIGHT TO STOP PAYMENT, PROCEDURE FOR DOING SO, AND BANK'S LIABILITY FOR FAILURE TO STOP PAYMENT

If you have chosen to request a stop payment through the Service, you agree that stop payment orders or cancellations initiated using the Service will be handled as provided in the Account Terms and Conditions for any Accounts which are accessible through the Service. You are responsible for verifying that stop payment orders and cancellations are entered correctly. See your Account Terms and Conditions for other provisions relating to stop payments.

BANK'S LIABILITY FOR FAILURE TO MAKE TRANSFERS OR PAYMENTS

If we do not complete a Transaction to or from your Account on time or in the correct amount according to this Agreement, we will be liable for your actual losses, if any, as provided by applicable Law. However, there are some exceptions. We will not be liable if, for example, but without limitation:

- Through no fault of ours, you do not have available funds in your Account to complete a Transaction on that Account.
- The Transaction would be over the limit of your available credit limit.
- You have not properly followed instructions for using the Service, or if your Access Device, software, related equipment, electrical power or telephone service fails or malfunctions.
- Withdrawals from any of your Accounts have been prohibited by a court order such as a garnishment or other legal process, or the Account is in dispute or restricted for any other reason.
- The Service was not working properly and you knew about the breakdown when you started the Transaction.
- Circumstances beyond our control (such as fire, telecommunication outages and malfunctions, strikes or natural disasters) prevent the processing of a Transaction.
- There may be other exceptions stated in our Agreement with you.

NOTIFICATION

To notify us of a lost/stolen password/PIN notification or if you believe your password/PIN is subject to unauthorized use, to report errors or questions about your electronic transaction, to terminate your account, or for any other reason relating to this service or your Account, contact us in writing at:

Platte Valley Bank of Missouri
PO Box 1250
Platte City, MO 64079
Or call us at: (816) 858-5400

LIMITATION OF LIABILITY

Except as otherwise provided in this Agreement or by applicable Law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by the Service or the use of the Service or arising in any way out of the installation, operation, or maintenance of your Access Device or related equipment.

We will exercise ordinary care in providing the Service expressly provided for in this Agreement and shall only be liable for our gross negligence or willful misconduct. In no event shall clerical errors or mistakes in judgment constitute gross negligence. We will have no liability for any third party's actions, including yours, persons authorized by you to access the Service, a third party service provider, any government entity or other financial institution. IN NO EVENT SHALL PLATTE VALLEY BANK BE LIABLE TO YOU OR ANY THIRD PARTY FOR LOST PROFITS, LOSS OF GOODWILL, OR ANY SPECIAL, INDIRECT, CONSEQUENTIAL OR INCIDENTAL DAMAGES, HOWEVER CAUSED, ARISING UNDER ANY THEORY OR LIABILITY. THIS LIMITATION SHALL APPLY EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. Under no circumstances shall we be responsible for any liability, loss or damage resulting from any delay in the performance of or failure to perform in connection with any Service which is caused by interruption of telephone, facsimile or communication facilities, delay in transportation, equipment breakdown or mechanical malfunction, electrical, power or computer failure, accidents, fire, flood, explosion, theft, natural disaster or other catastrophe, acts or failure to act by you or any third party service provider, strikes or lockouts, emergency conditions, riots, war, acts of government or other circumstances which are unavoidable or beyond our reasonable control. We shall not be liable for failure to perform any of its obligations in connection with the Service if such performance would result in it being in breach of any applicable Laws. If we improperly fail to credit any of your Accounts utilized in connection with any Service, our only liability is to properly credit such Account upon discovery and proper notification of such error, and we shall not incur any liability in addition, including any loss resulting from failure by you to invest or use funds that were not properly credited to the Account.

You hereby release us from any liability and agree not to make any claim or bring any action against us for honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your Account(s) and/or the Service and/or you have given your Password, PIN or other access code to such person, or, in the case of a jointly held Account such person is one of the owners of the Account. You agree to indemnify and hold us harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions.

You agree to promptly notify us in writing at the mailing address provided above of any error in connection with any Service and any discrepancies between any records maintained by you and any notice you received from us with respect to the Service, and shall provide us with any information it may reasonably request in connection therewith. You also agree that your failure to promptly notify us of any such error or discrepancy may relieve Platte Valley Bank from liability to you on account thereof.

YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Tell us AT ONCE if you believe there has been an unauthorized transaction from your Account or that your user identification or password has been lost or stolen. Telephoning is the best way of keeping possible losses down. You

could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) Business Days after you learn of the loss or theft, you can lose no more than \$50 if someone used your user identification or password without your permission.

If you do NOT tell us within two (2) Business Days after you learn of the loss or theft and we can prove we could have stopped someone from transferring funds without your permission if you had told us, then you could lose as much as \$500.

Also, if your Account statement shows Transactions that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you or we notified you that your statement was available online, 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 in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Confidentiality

We will disclose information to third parties about your account or the transfers you make: (i) where it is necessary for completing transfers, or (ii) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or (iii) in order to comply with government agency or court orders, or (iv) if you give us your written permission.

Error Resolution Procedures

In case of errors or questions about your electronic Transactions, telephone us at the number or address listed in the Notification section of this Agreement as soon as possible, if you think your statement is wrong or if you need more information about a Transaction listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You must:

1. Tell us your name and Account number.
2. Describe the error or the Transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error and the date on which it occurred.

If you tell us orally, we may require that you send your complaint or question in writing within 10 Business Days.

Generally, we will tell you the results of our investigation within ten (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 calendar days to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (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 complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Account. If the transaction involved was a point-of-sale transaction or a transaction initiated outside the United States, we may take up to 90 Business Days to investigate your complaint or question. For new accounts, we may take up to 20 Business Days to credit your account for the amount you think is in error.

We will tell you the results within three (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 documents that we used in our investigation.

ESTATEMENT AND ELECTRONIC DELIVERY OF DISCLOSURES

By enrolling in the Service, you agree to the receipt of your periodic statements electronically ("eStatements"). You understand that an eStatement is the electronic equivalent of a physical Account statement. You will receive an eStatement that is the same type of statement, if any, that you currently receive in the mail. If you currently receive imaged copies of checks with your paper statement, then the same will be available with your eStatement. If you currently do not receive images of checks with your paper statement, then check images will not be available with your eStatement.

We will send an email notification to you that an eStatement is available. We will maintain online access to each electronic statement ("eStatements") for a period of at least three months from the date on which your eStatement is made available

We often include with your paper account statement other periodic notices. For short, we refer to these as "regulatory inserts." When you consent to electronic delivery of your account statements, you also consent to the electronic delivery of regulatory inserts. This includes required disclosures such as changes to our customer policies (e.g., account maintenance fees or privacy policy), summaries of updated account features, and amendments to your Account Terms and Conditions. The email notification that your eStatement is ready will include any regulatory inserts that accompany your account statement.

You can turn off eStatements at any time by contacting us and will not be charged a fee for doing so. When you turn off eStatements, you will automatically begin receiving mailed (paper) statements with your next statement cycle. Additional fees, which may be then in effect for paper (mailed) statements, will apply.

By enrolling for the eStatements as part of the Service, you are consenting to receive eStatements to replace your mailed (paper) statement and all notices associated with the account with an electronic version (PDF) that you can view, save to your computer or print at your convenience. Your eStatement will replace all of your future paper account statements. You are also consenting to electronic delivery of account-related notices and other regulatory information that you would normally receive by delivery from the U.S. Postal Service (collectively, "regulatory inserts"). You understand and agree that we may provide to you in electronic format only, by posting the information through Online Banking or via email, all agreements, disclosures, notices, statements and other information and communications regarding your current and future Accounts, services and products.

Hardware and Software Requirements. The receipt and use of eStatements requires that you have an Access Device capable of displaying a PDF document (i) with an active internet connection and required browser; (ii) from which you can access your personal email; and (iii) in a location where you are comfortable viewing personal financial information. It is not recommended that you use an Access Device to which other individuals or members of the general public also have access (Public Computer) because of an increased information security risks and the increased likelihood that your confidential information may be made available to others. Although not necessary for review of eStatements, having an Access Device that is private allows you to download your eStatements and save them to the hard drive. Finally, having a printer available is also not necessary, but helpful. The minimum system requirements needed to receive and review statements, notices, and disclosures electronically, and to view, download, and print the same include Microsoft Internet Explorer version 4.04 or higher, or Netscape version 4.0 or higher, and Adobe Acrobat Reader version 4.0 or higher.

Email delivery of the notification for your account statement(s) can offer significant advantages in terms of speed and convenience. Generally, we can deliver eStatements to you within one (1) Business Day of the end of the statement period. You will be able to print eStatements in print-friendly Portable Document Format ("PDF"), provided that your Access Device has a browser that is able to view and print dynamically-generated PDF files. You may save eStatements by downloading and saving the documents in PDF format the way you would any other file from the web. In order to generate the PDF version, you will need to have Adobe Acrobat Reader on your Access Device.

You must provide us a correct email address that will be used to deliver email notifications when a new statement is available to view online.

By accepting this Agreement, you are verifying that as of the date of your acceptance, you have provided us with your most current physical address and mailing address (if different) information, and you agree to promptly notify us by sending written notice to Platte Valley Bank, PO Box 1250, Platte City, MO 64079, Attn: E-Statements of any change to either of those addresses. You agree that we will be deemed to have acted reasonably if we attempt to deliver the email notice to your email address on file. We will not be liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatement or notifications sent to an invalid or inactive e-mail address or postal address that I have provided.

Should you change your email address for any reason, you agree to notify us immediately to ensure that your Service and our communication are not interrupted. You may change your email address within the Service.

You are responsible for accessing, opening and reading statements. It is your responsibility to notify us if any statement is not accessible, is incomplete or is unreadable. In the event any of the above problems exist and you are unable to retrieve a copy of your statement, we will supply a paper copy of your statement at your request; however, a fee may apply subject to our current schedule of fees and we may not be able to provide you with that statement if a substantial period of time has passed from when that statement was first made available to you. We are not accepting any responsibility to archive your statement beyond the time required by applicable Law.

NOTICES

Except as otherwise provided in the Agreement, or the eStatements Terms and Conditions, if applicable, all notices required to be sent to you will be effective when we mail or deliver them to your last known mail or email address that we have for you in our records. You agree that we may send or provide by electronic communication any notice, communication, amendment or replacement to the Agreement, or disclosure required to be provided orally or in writing to you. You agree to receive any electronic messages sent to you and will not attempt to avoid receiving any messages. You are deemed to have received any electronic messages sent to you when they are made available to you. Except as otherwise provided in this Agreement, any notice that you send to us shall be effective five (5) Business Days after our receipt of your notice.

ASSIGNMENT

You may not assign this Agreement to any other party. We may assign the Agreement or delegate any or all of our rights and responsibilities under the Agreement to any third parties.

REMEDIES

No delay or omission by us in exercising any rights or remedies under the Agreement shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not preclude further exercise of any other right or remedy. No waiver shall be valid unless signed in writing by us.

AMENDMENT AND CANCELLATION RIGHTS

You understand that we reserve the right to amend this Agreement at any time by providing you notice of those amendments. We reserve the right to discontinue or modify this Service at our sole discretion. By using the Service after you have been notified of any amendment(s) that have been made, you are deemed to agree to the terms in the revised Agreement. You will be notified of any amendment or any change in a term or condition disclosed in the Agreement via email to the email address you have provided, or by any other method chosen by the bank. The most current version of this Agreement is available within the Service.

TERMINATION OF THIS AGREEMENT

You may terminate your use of the Service at any time by writing us at the address listed in the Notification section of this Agreement. We may terminate your use of the Service, in whole or in part, at any time without prior notice. Your access to the Service will be terminated automatically if the Account is closed, or access to the Account is restricted for any reason. If you terminate the Service, you authorize us to continue making transfers and payments you have previously authorized until such time as we have had a reasonable opportunity to act upon your termination notice, not to be less than five (5) Business Days. Once we have acted upon your termination notice, we will make no further transfer or payment from your Account, including any transfer or payment you have previously authorized. If we terminate your use of the Service, we reserve the right to make no further transfers or payments from your Accounts, including any Transactions you have previously authorized. If you would like to transfer the Service to a different account with us, you must provide ten (10) Business Days advance written notice. Termination will not affect your liability or obligations under the Agreement.

Unless you are paying a monthly service charge to us for the Service, we may convert your access to the Service to "inactive if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 90 day period. If your Service is converted to inactive, you must contact us to have the Service activated before you will be able to schedule any Transaction through the Service.

GOVERNING LAW / SEVERABILITY

The Agreement shall be governed by the Laws of the state in which your Accounts were opened and applicable Federal Laws and regulations. If any provision of the Agreement is found to be invalid or unenforceable, the remaining provisions will remain in full force and effect.

ENTIRE AGREEMENT

The Agreement is the complete and exclusive agreement between you and us relating to the Service.

ACCEPTANCE OF TERMS AND CONDITIONS

By selecting "Accept", you agree that you have read and understood the terms and conditions set forth in this Agreement and you accept this Agreement without modification. You understand this agreement is effective at the date and time of the Bank's receipt of this electronic Agreement and signature. If you do not agree to the terms and conditions of this agreement, you should select "Decline" and you will not be enrolled in this Service.

By clicking "Accept", you acknowledge, certify and agree as follows:

- You have read, understand and agree to all of the terms of the Agreement, including the electronic delivery of statements and disclosures.
- You can access the Agreement, periodic statements and other disclosures (the "Documents") in the electronic form described in the Agreement.
- You affirmatively consent to the use of electronic signatures and electronic records in connection with the Agreement and the delivery of the Documents.
- You affirmatively consent on behalf of all other joint Account owners, and acknowledge that you have been authorized by them to consent on their behalf.
- By clicking the button indicating that you wish to enter into this Agreement while logged into the Service, you are reasonably demonstrating that you can access the Documents in the form and manner described in the Agreement.