CITIZENS STATE BANK

ONLINE BANKING AND MOBILE BANKING AGREEMENT AND DISCLOSURE

This Online Banking Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of the Online Banking service, Mobile Banking or the Bill Payment service ("Services"). It also describes the rights and obligations of Citizens State Bank ("Bank"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement. We may offer additional Online Banking, Mobile Banking or Bill Payment services and features from time to time. Any added Service(s) and features will be governed by this Agreement and by the terms and conditions provided to you at the time the new Service or feature is added and/or at the time of enrollment for the feature or Service is applicable. These terms and conditions may be modified or cancelled from time to time without notice, except as required by Law.

I. Definitions

The following definitions apply in this Agreement:

1. “Account(s)” means your eligible Citizens State Bank savings, checking, money market, certificate of deposit, loan or other product information which can be accessed through Online or Mobile Banking.
2. “Agreement” means this Online Banking and Mobile Banking Agreement.
3. "Authorized Representative" refers to a person with authority (with respect to the account);
4. "Bill Payment" is the online service that enables the scheduling of bill payments using a personal computer;
5. “Device” means a supportable mobile device including cellular phone, smart phone, or other mobile device that is web-enabled and allows secure Secure Sockets Layer “SSL” traffic capable of receiving text messages. Your wireless carrier may assess fees for data, text messaging, or web services. Please consult your wireless plan provider for details.
6. "ISP" refers to your Internet Service Provider;
7. “Mobile Banking” means accessing Online Banking for banking services through our Citizens Digital app by the use of a Device.
8. "Online Banking" is the internet-based service providing access to your Bank account(s);
9. "Online Account" means the Bank account from which you will be conducting transactions using a Service;
10. "Password" is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
11. "PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;
12. "Time of day" references are to Central Standard Time;
13. "User ID" is the Bank-generated identification code assigned to you for your connection to the Service;
14. "We", "us", or "Bank" refer to Bank Name which offers the Services and which holds the accounts accessed by the Services; and
15. "You" or "your" refers to the owner of the account or the authorized representative.

II. Access to Services

The Bank will provide instructions on how to use the Online Banking, Mobile Banking and Bill Payment Services. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating, and revising the software.

For purposes of transactions, the Bank's business days are [Monday through Friday], excluding holidays and weekends. All Online Banking transaction requests received after 6:00 p.m. on business days and all transactions which are requested on Saturdays, Sundays, or holidays on which the Bank chooses to remain closed, will be processed on the Bank's next business day. The Bank's business day begins at 9:00 A.M.

III. Banking Transactions with Online Banking and Mobile Banking

A. Account Access. You may access as many of your Bank personal accounts online as you wish. You may select additional accounts including other checking, savings, certificates of deposit, or loan accounts as long as you are an authorized signer on the account.

B. Transfer of Funds. In addition to viewing account information, you may use Online Banking to conduct the transfer of funds. You may make one-time transfers, schedule future transfers, or setup recurring transfers, such as transfers to make loan payments. You may transfer funds among your checking accounts, savings accounts and money market accounts.

NOTE: Because regulations require the Bank to limit pre-authorized transfers (including Online Banking transfers), the following limitations apply:

- *Regular Savings account*. You can make no more than [six (6)] transfers per statement period by pre-authorized or automatic transfer or by telephone or Online Banking.
- *Money Market Checking*. You can make no more than [six (6)] transfers per statement period by pre-authorized or automatic transfer, or by telephone or Online Banking. No more than [three (3)] of these may be by check, draft or debit card. *Please note:* If there are not sufficient funds in the account, we cannot complete this transfer. However, future recurring transfers will not be impacted.

C. Additional Services. New services may be introduced for Online Banking and Mobile Banking from time to time. The Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

IV. Schedule of Fees

The Bank offers the benefits and convenience of the Online Banking Service and Mobile Banking to you free of charge. All telephone or wireless charges associated with Online Banking or Mobile Banking are your responsibility. All other fees which have been separately disclosed to you in connection with your Account(s) will continue to apply to those Account(s) and to your Online Banking and Mobile Banking. See our fee schedule for costs associated our Bill Payment Service, there is also a cost associated with any bill payment that is expedited. You can get fee information by calling (608)-785-2265. You can get a copy at any of our office locations or by emailing us at customercare@citizensstatebank.us.

Mobile Banking

Mobile Banking is offered as a convenience and supplemental service to our Online Banking services. It is not intended to replace Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your Citizens State Bank account information, transfer funds, and conduct other banking transactions. We reserve the right to limit the types and numbers of accounts eligible and the right to refuse to make any transaction request through Mobile Banking. We also reserve the right to modify the scope of the Service at any time.

Mobile Banking may not be accessible or may have limited service over some network carriers. Mobile Banking may also not be supported by all Devices. Citizens State Bank cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of network' issues.

A. Use of Mobile Banking Service: We may modify the Service from time to time at our sole discretion. In the event of any modifications you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Service or your Device.

B. Other Mobile Banking Agreements: You agree that, when you use Mobile Banking, you remain subject to the terms and conditions set forth in your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that the Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services and you also agree to resolve any issues or problems with your provider directly with eh provider without involving us. You agree to review your account disclosures carefully, as they may include transaction limitation and fees which may apply to your use of Mobile Banking.

C. Mobile Banking Responsibilities:
In addition to the terms and conditions in other sections of this Agreement and your Responsibilities in the Electronic Funds Transfers Provisions section below:

You agree to monitor your Account and important Account information through your Online Banking Service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking. You agree to keep informed of any changes to Mobile Banking by regularly visiting your profile page and our web site at https://citizensstatebank.myebanking.net.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide your password or other access information to any other person. If you do, we will not be liable for any damage resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account.

You agree to notify us immediately if you lose or change or cancel the number of your registered Device.

If you believe that someone may have unauthorized access to your Mobile Banking, you agree to cancel your Mobile Banking associated with the Device immediately.

You agree to comply with all applicable laws, rules, and regulations in connection with Mobile Banking. We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk, and you are responsible for compliance with local laws.

D. Equipment and Software: Bank does not guarantee that your Device or mobile phone service provider will be compatible with Mobile Banking. Mobile phones and other Devices with internet capabilities are susceptible to viruses. You are responsible to ensure that your Device is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively referred to as "viruses") which could result in damage to programs, files, and/or your phone could result in information being intercepted by a third party. Citizens State Bank will not be responsible or liable for any indirect, incidental, special or consequential damages which may result from such viruses. Bank will not be responsible for any if any non-public personal information is accessed via Mobile Banking due to any of the above-named viruses residing or being contracted by your Device at any time or from any source. The Bank is not responsible for errors or delays or your inability to access the service caused by your Device. We are not responsible for the cost of upgrading the

Device to remain current with the Service. We are not responsible for any damage to the Device or the data within.

V. Statements

You will continue to receive your account statement either monthly or quarterly by mail or E-Statement, depending on the type of account and whether you have signed up to receive your statements via E-Statement or US Postal Mail.

VI. Use of Your Security Password

You are responsible for keeping your password and Online Account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information, Password, or User ID, Security Key, answers to challenge questions;
- Do not leave your PC unattended while you are in the Bank's Online Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

If you believe your password has been lost or stolen, or if you suspect any fraudulent activity on your account, call the Bank immediately at 608-785-2265 between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday. Telephoning the Bank is the best way of minimizing your losses and liability. (See; Section XII)

If you believe your Password has been lost or stolen, please use the Password change feature within the Online Banking section of the Web site to change your Password.

VII. Electronic Mail (Email, Secure Message, Text Message)

If you send the Bank an e-mail message, the Bank will be deemed to have received it on the following business day. You should not rely on e-mail if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur.

By providing your email address, you give your express written consent to Citizens State Bank to send emails or text messages, including fraud alerts, bank system alerts, mortgage rate updates, promotions, and financial insights. I understand that I can unsubscribe at any time by clicking the unsubscribe link in the emails or by contacting marketing@citizensstatebank.us.

A. NOTE: Email transmissions outside of the Online Banking site are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system. If you wish to contact us electronically, please use the secure email provided in our Online Banking site. Use this secure form to e-mail the Bank regarding inquiries about an electronic funds transfer error resolution, reporting unauthorized transactions, or contacting the Bank regarding other concerns of a confidential nature. Emails will be sent to customercare@citizensstatebank.us.

   You agree by signing this agreement, bank may send you notifications about your loan or deposit account via Email. Email will not have full account numbers listed. If you wish to opt out of this service you will need to contact us at 608-785-2265 or customercare@citizensstatebank.us.

B. Messages: You may send the bank a secure message through your online banking login in the messages section. This message will be sent to the bank through the online banking program. If you send a secure message, the Bank will be deemed to have received it on the following business day. You should not rely on e-mail if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur.

C. Text Messaging: You can choose to set up your phone number to receive notifications via text message to your mobile phone. Text messaging may not be available to all mobile phone carriers. Standard text messaging rates apply.

VIII. Two-Factor Push Authentication

Two-Factor Push Authentication, will require you to provide an additional level of security when you use Online and Mobile Banking. Two-Factor Push Authentication enhanced security means that even if a user has their User ID and password stolen, extra security will make accessing online accounts from a foreign computer more difficult because they do not have additional factors needed to perform the login. For best protection, do not opt out of Two-Factor Push Authentication and we encourage you to use DUO Mobile to help with authentication. As always do not share your authentication devise with others or give the code generated to fraudsters.

IX. Bill Payment Services

A. Description of Service. The Bill Payment Service permits you to use your Internet-enabled device to direct payments from your designated online Bill Payment Account to third parties you wish to pay. Your Bill Payment Account must be a primary checking account. Through the Bill Payment Service, you can pay bills from your Bill Payment Account to businesses or individuals.

All payments you make will be deducted from the checking account that you designate as your Bill Payment Account for the Bill Payment Service. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time. You should not use the Bill Payment Service to make payments to settle securities purchases, payments to interest bearing accounts, tax payments, or court ordered payments. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.

B. Scheduling Payments. Funds must be available in your Bill Payment Account on the scheduled payment date. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday, or holiday), funds must be available in your Bill Payment Account the following business day (e.g. Monday). After funds are withdrawn from your Bill Payment Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

You may choose to schedule payments to recur in the same amount at regular weekly, monthly, or semi-monthly intervals. You should schedule a payment to a new payee at least ten (10) business days before any payment due date, to allow us time to set up the payee and verify information about your account with the payee.

For all subsequent payments, you agree to allow at least four (4) to ten (10) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to four (4) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the Bill Payment Service will send a check that may take up to ten (10) business days. If you do not follow these time frames, you will be fully responsible for all late fees, finance charges or other actions taken by the payee. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Bank will work with the payee on your behalf to reverse any late fees or charges.

You may choose to expedite an electronic Bill Payment, as disclosed on our fee schedule there is a per occurrence charge and an overnight paper check Bill Payment per occurrence charge. This charge will be deducted from your Bill Pay Account.

See our fee schedule to see what fees may apply for use of Bill Pay.

C. No Duty to Monitor Payments. The Bank is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. The Bank will not be liable in any way for damages you incur for any of the following reasons:

- insufficient funds in your Bill Payment Account to make the payment on the processing date;
- delays in mail delivery;
- changes to the payee's address or account number unless we've been advised of the change in advance

- the failure of any payee to correctly account for or credit the payment in a timely manner, or
- any other circumstances beyond the control of the Bank.

If the session during which you schedule a payment or transfer ends by 4:00 p.m., the Bank will be considered to have received it on that day. Otherwise, it will be considered received on the following business day. For all entries made using the Services, the time recorded by the Online Banking Service will be considered the official time of the transaction.

If your Bill Payment Account does not have sufficient funds to make a payment as of the date the payment is debited to your account, the Bill Payment Service will automatically block future Bill Payment Service until the account has sufficient funds to make the payment. The Bank will attempt to notify you by e-mail or U.S. Postal Mail, but the Bank shall have no obligation or liability if it does not complete a payment because there are insufficient funds in your account to process a payment. In all cases, you are responsible for either contacting the Service at 1-608-785-2265 to either make alternate arrangements for the payment or reschedule the payment through the Service. In the case of fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

D. Cancel or Change Payment Instructions. Payments must be changed or canceled using the Service prior to [4:00 p.m.] on the business day the transaction is scheduled to be initiated. If you ask us to cancel a payment after it is issued and we agree to do so, we may charge you a stop payment fee. Stop payment orders whether oral, written, or electronic, will be in effect for a period of six (6) months. If requested by the Bank, you will confirm any stop payment order in writing. After six (6) months, any stop payment will terminate and must be renewed in order to continue in effect. The Bank may pay any item that is presented following the lapse of any stop payment order.

E. No Signature Required. When any payment or other online Service generates items to be charged to your account, you agree that we may debit your Bill Payment account without requiring your signature on the item, and without prior notice to you.

X. Linked Accounts

All accounts with the Bank that you enroll in a service will be linked by the tax identification numbers of the persons authorized to access the account. The linked accounts will appear together without regard to the ownership of the accounts. For example, if an authorized user of a linked account accesses the Service, that authorized user will be able to view and access at a single time the following accounts:

A. the accounts of the business for which that person is an authorized user; and listed secondary on the account

B. the accounts of any other business for which that person is an authorized user; and listed secondary on the account

C. any other circumstances beyond control of the Bank

XI. Business Accounts

If you are a business, any authorized user of your business is authorized on such terms, conditions, and agreements as we may require to:

A. enter into this Agreement, as amended from time to time;

B. access each account of yours in any manner and for any purpose available through the Service, whether now available or available at some time in the future; and

C. use any Online banking service in any manner and for any purpose available through the Service, whether now available or available at some time in the future

XII. Term and Termination

A. Term. This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions.

B. Termination for Cause. We may immediately terminate your electronic banking privileges (including the Bill Payment Service) without notice to you under the following circumstances:

1. you do not pay any fee required by this Agreement when due or
2. you do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

C. Termination for Convenience. To terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). When Bill Payment is terminated, any prescheduled bill payments made through Online Banking will also be terminated. Your final charge for the Bill Payment service will be assessed at the end of your statement cycle. You may notify the Bank by one of the following methods:

- By sending an e-mail to customercare@citizensstatebank.us
- By calling 608-785-2265
- By writing a letter and either sending it to the following address: Citizens State Bank Attention: Internet Banking, PO Box 219, La Crosse, WI, 54602 or giving it to a Customer Service Representative at any of the Bank's locations.

If you are not paying a monthly service charge for the Service, we may convert your account to inactive status 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 account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

XIII. Electronic Fund Transfer Provisions For Consumers

A. Applicability. These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT"). When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.

B. Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFTs:

1. If you notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed $50.00 or the amount of the unauthorized EFTs that occur before notification, whichever is less
2. If you fail to notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of $500.00 or the total of:
    - $50.00 or the amount of unauthorized EFTs that occur within the two (2) business days; and
    - the total of authorized EFTs which occur during the two (2) days before notification to the Bank, provided the Bank establishes that these EFTs would not have occurred had the Bank been notified within that two-day period.
3. You must report an unauthorized EFT that appears on your periodic statement, no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. Your liability will not exceed the amount of the unauthorized EFTs that occurred with the 60-day period. You may also be liable for the amounts as described in sections 1 and 2 above.
4. If the report is made orally, we will require that you send the complaint or question in writing within 10 business days. We will notify you with the results of the investigation within 10 business days and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate a complaint or question. If this occurs, we will credit your account within 10 business days for the amount you think is in error. This will allow you to use the money during the time it takes us

to complete our investigation. If an alleged error involves an electronic fund transfer outside a state or territory or possession of the United States, the applicable time periods for action by us are 20 business days (instead of 10) and 90 calendar days (instead of 45). If we determine that no error occurred, we will send you a written explanation within three business days after the investigation is complete. You may request copies of the documents that were used in the investigation.

5. You may notify the Bank by telephone, writing, or by email using the secure message provided in our Online Banking site. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not advised.

C. Telephone Numbers and Addresses. In case of errors or questions regarding an Online Banking or Bill Payment transaction, call (608) 785-2265 or write us at: Attn: Electronic Banking Services Department, Citizens State Bank, 620 Main St. La Crosse, WI 54602.

We must hear from you at the telephone number or address, listed above, no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need:

1. Your name and account number
2. A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need more information
3. The dollar amount of the suspected error and date on which it occurred.

XIV. Liability

A. Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your Online Banking or Bill Payment services accounts. Unless otherwise required by applicable law, we are only responsible for performing the Online Banking and Bill Payment services as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

We will not be liable to you in the following instances:

1. If through no fault of the Bank, you do not have enough money in your account to make the transfer.
2. If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer despite reasonable precautions that we have taken.
3. If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.
4. If your funds are subject to a legal proceeding or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe someone has accessed your accounts without your permission and you fail to notify the Bank immediately.
7. If you have not properly followed the instructions on how to make a transfer included in this Agreement.
8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

B. Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third-party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment account.

C. Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking or Bill Payment account.

D. Virus Protection. The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

XV. General Terms and Conditions

A. Bank Agreements. In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking Service or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule contained in this Agreement. We will automatically deduct the fees related to this Service from your Bill Payment Account each month.

B. Changes and Modifications. The Bank may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

C. Assignment. We may assign this Agreement to an affiliate of the Bank or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.

D. Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.

E. Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:

- where it is necessary for the provision of Online Banking and for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government or court orders, or other reporting requirements;
- if you give us your permission;
- to the Bank affiliated companies.

Governing Law. This Agreement is governed by the laws of the State of Wisconsin and applicable federal law.

XVI. Citizens State Bank E-Statement Disclosure

A. Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you provide us, or (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available.

B. Security. To protect the security of your banking information, you must not disclose or share your User ID and password with any third party. In addition, your Account Statements will ***not*** be forwarded to you through email. You will be notified by email that they are available for you to access via online through the bank's web site. Should you be unable to access your statements through the internet, please call our Customer Service or preferred banking location and the Bank will take other measures to provide copies of your statement to you.

C. How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form for this Account by contacting us via email at customercare@citizensstatebank.us or contacting us at (608) 785-2265. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. If you do not receive an electronic communication from us at the end of the statement cycle (e-statement notice) and you did not intend to withdraw your consent please contact us immediately to update your contact information according to one of the methods listed below.

D. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any change in this information. You can update such information by

- Writing to:

  Citizens State Bank
  Attn: Customer Care Dept.
  620 Main Street
  La Crosse WI 54601

  Please include your name, existing information and your updated information;

- By calling us at (608) 785-2265 during our normal hours of operation.

E. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing. Our system supports all modern web browsers including but not limited to Firefox, Chrome, and Safari.
- Adobe(R) Acrobat(R) Reader(R) 10.0 or higher; this product is available for free at http://www.adobe.com
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- An Internet web browser with capabilities to support a minimum 128-bit encryption.
- We will store your statements electronically for 12 months from the date of delivery. You may print or download your statements to retain copies of them.

If these requirements change, Citizens State Bank will attempt to notify you by one of the following methods:

- In writing; by phone, electronically, via email or online notice through our secure transactional website;

F. Requesting Paper Copies. We will not send you a paper copy of any Statement from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Statement by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at (608) 785-2265. As disclosed on our fee schedule, a duplicate statement charge may occur for the delivery of paper copies. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

G. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing". You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

H. Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

I. Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

XVII. Use of Artificial Intelligence and Automated Services

You agree not to provide your User ID, Password, authentication information, account information, or other access information to any artificial intelligence ("AI") system, AI agent, automated service, or other third-party technology for the purpose of accessing your Account or the Services.

You agree not to authorize or permit an AI system, AI agent, automated service, or other third-party technology to independently initiate, authorize, approve, or complete transfers, payments, or other financial transactions through the Services on your behalf.

You are responsible for reviewing and verifying all transaction information, including the amount, recipient, and other payment or transfer information, before submitting or authorizing a transaction through the Services.

Citizens State Bank reserves the right to restrict access to the Services or refuse any transaction request if we have a reasonable basis for believing that an AI system, automated service, or other unauthorized third party is accessing your Account or the Services.