



Internet Services Agreement

Definitions:

"We", "our" and "us" means BANKWEST.

"You" and "your" mean the following types of customers:

- Our consumer and business customers who have a continuing relationship by purchasing or holding financial products or services such as a:
 - Deposit account
 - Certificate of deposit
 - Loan account

Privacy Statement:

Privacy is important to us and our customers. We have taken steps designed to ensure your security and privacy for your personal and financial dealings with the bank. Our customer privacy statement can be obtained by visiting www.bankwestmn.com and clicking on Privacy Statement.

The Internet Banking Service:

The Internet Banking service is provided by Jack Henry & Associates ("JHA"). While BANKWEST coordinates the Internet Banking service with JHA, JHA performs all functions in connection with the Internet Banking service.

Internet Banking Security:

The Internet Banking service utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the Internet. In addition to our multi-factor authentication technology, we use the SSL (secure socket layer) encryption technology for everything you do in the Internet Banking service.

Access to Internet Service(s):

To access Internet Banking, you must fill out the Internet Banking / Internet Bill Payment application that is available on the BANKWEST website (www.bankwestmn.com). Upon completion of the Internet Banking / Internet Bill Payment application you must mail, fax, or drop off the application. A customer service representative will notify you when Internet Banking is accessible. When you first enroll for this service, we will link all of your eligible accounts. If you want to limit the accounts linked to Internet Banking, call us at (763) 477-5231, and a customer service representative will discuss available options with you. All of your linked accounts, and any subsequent accounts you open at a later date are assigned full access.

You will gain access to your Internet Accounts through the use of your Internet-enabled device, your Internet Service Provider, your login ID, and your password.

Computer Equipment:

You are responsible for obtaining, installing, maintaining and operating all computer hardware, software and Internet access services necessary for performing Internet services and any fees incurred. The Bank will not be responsible for any errors or failures from the malfunction or failure of your hardware, software or any Internet access services. This includes upgrading your browser to maintain the level of encryption required to operate Internet Banking and Bill Payment.

Internet Services Instructions:

BANKWEST will provide instructions on how to use the Internet Banking service and/or Bill Payment service.

Password Information:

You agree not to allow anyone to gain access to the Internet Services or to let anyone know your Password used with the Services. You agree to assume responsibility for all transactions with respect to your Internet account. You are responsible for all transfers and Bill Payments you authorize using Internet Services.

If your Password has Been Lost or Stolen:

If your password has been lost or stolen, call BANKWEST immediately at (763) 477-5231 between the hours of 8:00 AM and 5:00 PM (Central Time), Monday through Friday except Federal Reserve holidays.

Unauthorized Transfers:

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we make available the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of your statement or write us at the address on the upper left corner of the statement.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount of money you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Please notify us by calling (763) 477-5231, 8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday or in writing to:

BANKWEST
Po Box 219
Rockford, MN 55373

Internet Banking Transactions:

You may perform the following actions/transaction on BANKWEST's Internet Banking.

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|----------------------------|---|
| Balance Inquiries | You may use BANKWEST's Internet Banking to check your current balance, view recent account transactions on deposit accounts, loan accounts, and time deposit accounts. |
| Download to other Software | BANKWEST's Internet Banking allows you to download your transaction information to the following file types: .ofx .iif .qif .csv .txt |
| Funds Transfers | <p>You may use BANKWEST's Internet Banking to transfer funds between applicable accounts. Typically, you may transfer from deposit and saving accounts to deposit, savings, and loan accounts.</p> <p>The dollar amount per transfer is limited only by the balance in your account.</p> <p>Fund transfers that are done after 6:00 PM (Central) will be processed on the following business day.</p> <p>If your account has restrictions related to the number of withdrawals allowed during a statement cycle, those restrictions will be enforced as according to your original account agreement.</p> |
| Statements | Your account statements will be available for you to view and print for 365 days. |
| Stop Payments | BANKWEST's Internet Banking allows you to complete stop payments online. Stop payments will only be validated for checks that have not already posted to your accounts. The normal stop payment fee applies to all stop payments. |
| View Current Deposit Rates | You may view the current deposit rates through BANKWEST's Internet Banking |

Transaction Cut-Off Time:

All Internet Banking transactions initiated after 6:00 p.m. Central Time will be posted to the appropriate account on the next Business Day.

Internet Bill Payment Services

Definitions:

"Payee" means the person or entity to whom you wish a Bill Payment to be directed; "Payment Instruction" means the information provided by you to us for a Bill Payment to be made to the Payee (such as, but not limited to, Payee name, Payee account number, and Scheduled Payment Date).

"Payment Account" means your checking account from which a Bill Payment will be made.

"Business Day" means Monday through Friday, excluding Federal Reserve holidays. "Scheduled Payment Date" means the Business Day of your choice upon which your Bill Payment will begin processing.

Bill Payment Services

The Bill Payment service is provided by Jack Henry & Associates("JHA"). The Bill Payment service permits you to use your Internet enabled device to direct payments from your designated Internet Bill Payment Account to third parties you wish to pay. You may designate multiple Bill Payment accounts. Through the Bill Payment service, you can pay bills from your Bill Payment account to businesses or individuals. While BANKWEST coordinates the Bill Payment service with JHA, JHA performs all functions in connection with the Bill Payment service. By using the Bill Payment service, you acknowledge and agree that JHA is solely responsible for administration of the Bill Payment service.

Bill Payment Fees

Bill Payment is free for all consumer accounts. Regular transaction fees may be in effect for your accounts. Business customers using Bill Payment will be charged a monthly fee of \$7.95 and receive 25 payments free per month. Any Bill Payments over the limit of 25 will be charged \$0.40 per transaction.

We may assess a fee for any Bill Payment request drawn against insufficient funds in your Payment Account. You will reimburse us for any fees imposed by the Bank as a result of the return and you will reimburse us for any fees we incur in attempting to collect the amount of the return from you.

Bill payment fees are subject to change at BANKWEST's discretion.

Access to Internet Bill Payment:

You must be enrolled in BANKWEST's Internet Banking. If you are not yet an Internet Banking customer, you must fill out the Internet Banking / Internet Bill Payment application that is available on the BANKWEST website (www.bankwestmn.com). Upon completion of the Internet Banking / Internet Bill Payment application you must mail, fax, or drop off the application. A customer service representative will notify you when Internet Bill Payment is accessible. If you are already enrolled in Internet Banking, simply notify us in writing that you would like to add Internet Bill Payment.

Establishing Payees:

To use Internet Bill Payment, you must provide information online to us to identify your Payees. You can search the extensive database for existing Payees or set up a new Payee. You must provide sufficient information about a Payee to permit us to properly direct a payment and permit the Payee upon receipt of a payment to identify you as the payment source. You do this by filling in all required fields with accurate information, as directed by the Bill Payment screen messages. By providing us with the names and account information of those Payees to whom you wish to direct payment, you authorize us to follow the Payment Instructions that we receive through the payment system. When we receive a Payment Instruction, you authorize us to debit your Payment Account and remit funds to the Payee on your behalf.

Type of Bill Payments:

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| One Time Payment | You may schedule a payment to be made one time to a Payee. The payment may be scheduled on a future date, or on the same day that you enter the Payment Instruction provided you enter the Payment Instruction by the Cutoff Time. |
| Recurring payments | You may schedule payments to Payees to be automatically initiated in a fixed amount on the same scheduled payment frequency. You may make payments weekly, bi-weekly, semi-monthly, monthly, quarterly, semi-annually or annually. If the Scheduled Payment Date does not exist in a certain month, then the payment will be initiated on the last Business Day of the month. For example, if you schedule a payment for the 30th of each month, your payment for the month of February will be initiated on or before the 28th day of February. |

All payments you make will be deducted from the account that you designated for that payment. 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. JHA reserves the right to restrict types of payees to whom payments may be made using the Service from time to time. According to federal regulations, you may not make more than six (6) pre-authorized/telephone withdrawals or bill payments from a Money Market Savings Account or Business Savings Account during a monthly statement cycle (3 of which may be by check).

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, JHA may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

FOR ON TIME PAYMENTS, IT IS NECESSARY THAT ALL SCHEDULED PAYMENT DATES SELECTED BY YOU BE NO LESS THAN SEVEN (7) BUSINESS DAYS BEFORE THE BILLS ACTUAL DUE DATE IF PAID BY CHECK AND FIVE (5) BUSINESS DAYS BEFORE THE BILL'S ACTUAL DUE DATE IF PAID BY ELECTRONIC FUNDS TRANSFER.

Processing Times: Payments made through the Bill Payment service are processed at 2:00 a.m. (Central Time) and 12:00 p.m. (Central Time). Payments scheduled before 12:00 p.m. (central time) are considered effective on that business day. Otherwise, it will be considered received the following business day. For all entries made using the service, the time recorded by the Internet Banking service controls.

Non-Sufficient Funds: If your Bill Payment Account does not have sufficient funds to make a payment as of the date the transfer of payment is attempted or scheduled to be made, the transfer or payment will be attempted until the funds are made available. For recurring payments, the payment will be attempted until the date of the next scheduled payment. In all cases, you are responsible for either making alternate arrangements for the payment or rescheduling the payment through the Service.

Returned Bill Payment Transactions: While using Bill Payment, you are requesting that we make payments for you from your payment account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are not sufficient funds in your Payment Account to cover the transaction), the transaction may not be completed. In some instances, you will receive an overdraft notice from the Bank. In such case, you agree that:

1. You will reimburse us immediately upon demand for the transaction amount that has been returned to us;
2. You will reimburse us for any fees imposed by the Bank as a result of the return;
3. You will reimburse us for any fees we incur in attempting to collect the amount of the return from you; and,
4. We are authorized to report the facts concerning the return to a credit reporting agency.

Information Authorization: Your enrollment in Bill Payment may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in Bill Payment, you agree that we reserve the right to request a copy of your credit rating at our own expense through an authorized bureau. In addition, you agree that we reserve the right to obtain financial information regarding your account from a payee to resolve payment posting problems.

Address Changes: You agree to promptly notify BANKWEST of any address change, electronic mail address change, and/or any change to your telephone number.

Closed Accounts: You are responsible for any outstanding Bill Payment payments if you choose to close your Bill Payment account. You are to inform BANKWEST of any outstanding payments at the time you close your Bill Payment account.

Canceling Bill Payment Service: You may cancel your use of Bill Payment at any time by submitting it in writing to the address listed on the bottom of this agreement or by calling BANKWEST at (763) 477-5231. If you notify us by telephone, we may request that you put your request in writing. We cannot cancel Bill Payment service until all pending payments have cleared your payment account. If you have Pending Payments and do not want to wait for

them to clear, you must cancel any scheduled payments prior to notifying us that you are canceling the service.

If you cancel the Bill Payment service, you authorize us to continue making transfers and payments you have previously authorized, until a reasonable amount of time has passed providing BANKWEST the opportunity to act upon your cancellation notice. This is usually about 3 business days. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

The Bank's Right to Cancel: The Bank may cancel or suspend Bill Payment, in whole or in part, at any time with or without prior notice. Cancellation or suspension shall not affect your liability or obligations under this Agreement.

Dormant Accounts: Unless you are paying a monthly service charge to BANKWEST for this service, we may convert your account to dormant/inactive status if you do not sign on to Internet Bill Payment 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.

Limitation of Liability: We reserve the right to refuse to pay any payee to whom you may direct a payment for security reasons or any other reason. We will notify you promptly if we decide to refuse to pay a Payee designated by you. However, this notification is not required if you attempt to make a prohibited payment under this Agreement. We will use our best efforts to make all your payments properly. However, we shall incur no liability if we are unable to complete any payments initiated by you through Bill Payment due to any one or more of the following circumstances:

- If you do not have enough available funds in your account (or available credit under your Bounce Protection or Overdraft Protection Plan) to cover the transaction.
- If your funds are subject to legal process or other encumbrance restricting the transfer.
- If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.
- If BANKWEST's Internet Banking services were not working properly and you knew about the malfunction when you started the transfer or transaction.
- If your PC, Internet Service Provider, telephone line, modem, or other equipment is not working properly.
- If you do not authorize a payment soon enough for your payment to be received by the payee by the time it is due. Or you have not properly followed the scheduling instructions on how to make a transfer that is included in this Agreement

- If you have not provided us with the correct payee name, address, account information, payment amount, or other instructions necessary to complete the payment.
- If a payee cannot or will not accept a payment through the service.
- If a payee mishandles or delays the handling of payments sent by us.
- If there are delays or losses of payments caused by the U.S. Postal Service or other commercial delivery services.
- If circumstances beyond our control (such as telecommunication or electrical outages and malfunctions, postal strikes or delays, computer system failures or natural disasters) prevent the transaction.
- If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- If your password has been reported lost or stolen.
- If we have reason to believe that a transaction has not been properly authorized or authenticated, or is fraudulent, erroneous, or illegal.
- Failure by JHA to properly complete a Bill Payment on time or in the correct amount under the Bill Payment service.

There may be other exceptions stated in other agreements with you. In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.

Change In Terms: We may change any term of this agreement at any time. For example, we may add, delete or amend terms or services. We will notify you of such changes by mail or electronic message. Your continued use of any or all of the subject Internet Banking Services indicates your acceptance of the change in terms.

Business Days & Hours of Operation: BANKWEST's business days are Monday through Friday, except Federal Reserve holidays, 8 AM to 5 PM (Central Time). Internet Banking and Bill Payment are available 24 hours a day, 7 days a week except during maintenance periods or circumstances beyond our reasonable control. Routine maintenance is typically performed on the 3rd weekend of every month.

Contact Information:

BANKWEST
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Po Box 219
Rockford, MN 55373

Phone: (763) 477-5231

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E-mail: info@bankwestmn.com