

Golden Belt Bank, FSA

Online Banking Services Agreement

This Agreement describes your rights and obligations as a user of the Online Banking Service or the Bill Payment Service ("Service" or "Services"). It also describes the rights and obligations of Golden Belt Bank, FSA. Please read this Agreement carefully. As an authorized account holder you must abide by the terms and conditions of this agreement, and those provided to you at account opening, in order to use this Service.

We encourage you to keep this Agreement for your records. If you have any questions, please contact a Customer Service Representative.

CUSTOMER DISCLOSURE AND AGREEMENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By selecting the "I Accept" button below, you are (1) acknowledging your receipt of the information listed below, (2) agreeing that any contract you enter into with Golden Belt Bank for the provision of certain Online Banking Services, may be in electronic form, and (3) agreeing that certain information that may be delivered in connection with the Services may also be in electronic form.

You are also acknowledging receipt of the following information and agree that:

- We may provide you with this Agreement and any revisions and amendments thereto in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an agreement electronically that will govern all future transactions you conduct using the Service.
- We may provide you revisions and amendments to the Agreement and such other information, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the Service, electronically as a part of the Agreement or otherwise as a part of the Services. While you may print and retain a copy of the Agreement or any information provided to you in relation to the Service, we only provide these documents electronically.
- You have a right at any time to withdraw, without service charges, your consent to receive information electronically. However, because the Agreement and the Information are provided only in electronic format, your withdrawal of consent will terminate all the Services.

If you wish to withdraw consent to receive information electronically, to terminate the Services, or to update your information such as a change of address, or email address, you may call Golden Belt Bank at (785) 625-7345, or write a letter and send it to:

Golden Belt Bank, FSA
Attention: Operations - Online Banking
1101 E. 27th
Hays, KS 67601

You are able to access information that is provided in the same manner as the information and the Services via the Internet.

DEFINITIONS

The following definitions apply in this Agreement.

"Agreement" means these Terms & Conditions of the online banking and online bill pay service.

"Online Banking" is the Internet-based service providing access to your account(s) under the terms set forth in these Terms and Conditions Agreement.

"Online Account" is a Golden Belt Bank account from which you will be conducting transactions using a Service.

"Service" means the Bill Payment Service offered by Golden Belt Bank, FSA, through CheckFree Services Corporation.

"Bill Payment" is the Internet-based service providing payments to Golden Belt Bank or to third-parties from your designated Golden Belt Bank account(s).

"Bill Pay Account" is the transaction account from which you are initiating a Bill Payment.

"Payee" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

"Payment Instruction" is the information provided by you to the Service 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" is the checking account from which bill payments will be debited.

"Billing Account" is the checking account from which all Service fees will be automatically debited.

"Scheduled Payment Date" is the day you want your Payee to receive your bill payment. You can enter a pay date that is the same as the due date on your bill, unless the due date falls on a non-business day in which case it will be considered to be the previous business day. For most bills, we can deliver your payment the next business day. If we send the payment by check, it can take four days for your biller to receive it.

"Due Date" is the date reflected on your Payee statement for which the payment is due. It is not the late date or grace period.

"Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing.

"Business Day" refers to Monday through Friday, excluding holidays as determined by Golden Belt Bank. All Online transaction requests received after 4:30 p.m. CST, or on a non-Business Day, will be processed immediately, but will not appear in the online history until the following Business Day.

"Password" is a series of numbers and/or letters that you select after the initial sign-on, that establishes your connection to the Service. Golden Belt Bank will provide you with a code for use during the initial sign-on process.

"Time of day" references are to Central Time.

"We," "us" "our" or "bank" refer to Golden Belt Bank, which offers the Services provided under this Agreement and holds the accounts accessed by the Services.

ACCESS TO SERVICES

Golden Belt Bank will provide online instructions describing how to use the Online Banking Service or Bill Payment Service. To gain access to this Service you will need your Access ID and your Password.

HOURS OF OPERATION

The Services are generally available 24 hours-a-day, 7 days a week, except during special maintenance and upgrade periods.

USE OF YOUR SECURITY PASSWORD

The safety of our customers' accounts and account information is of paramount importance to Golden Belt Bank. We go through great lengths to protect confidentiality and the security of your account, and urge you to do the same. You agree not to allow anyone to gain access to the Services or to let anyone know your Password used with the Services. You agree to assume responsibility for all transactions initiated through the Services with your Golden Belt Bank Access-ID, up to the limits allowed by applicable law. While Golden Belt Bank continues to provide our customers with the level of online security we believe necessary and appropriate, customers who share their Access-IDs and Passwords are giving up the full benefit of our security measures and legal protections to which they may be entitled. **If you permit any other person to use the Service or your password, you will have authorized that person to access your accounts and you are responsible for any transactions that person initiates or authorizes from your accounts.** No Golden Belt Bank representative will ever call and ask for your Access ID or User Password.

IF YOUR PASSWORD HAS BEEN LOST OR STOLEN

If your Password has been lost or stolen, call Golden Belt Bank immediately at 785-625-7345, between 8:00 a.m. and 5:00 p.m. CST Monday thru Friday. Telephoning Golden Belt Bank is the best way of minimizing your losses. You may also restore the security of your Service by immediately changing your Password. If you believe your Password has been lost or stolen and you notify us within two Business Days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your Password to conduct unauthorized electronic funds transfers without your permission. If you do NOT notify us within two Business Days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password to conduct unauthorized electronic funds transfers without your permission if you had told us, you could lose as much as \$500.00.

BANKING TRANSACTIONS WITH ONLINE BANKING

In addition to viewing account information, you may use Online Banking to conduct the following transactions:

1. Transfer funds among your linked checking, savings, money market, loan and line of credit accounts.

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

- Statement 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 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, and no more than three (3) of these may be by check, draft or debit card.

2. Initiate bill payments.

New services may be introduced for Online Banking from time to time. Golden Belt 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.

STATEMENTS

You will continue to receive your regular account statement either monthly, quarterly, or annually depending on the type of account. You may also enroll in E-Statements, which allows you to view your account statements electronically.

FEE SCHEDULE

Golden Belt Bank offers the benefits and convenience of the Online Banking service to you at no monthly charge. Account research, stop payment charges and Online Bill Pay Services will be assessed at the rates published in Golden Belt Bank's Miscellaneous Schedule Fees Brochure and deducted from your Bill Pay Account or another account you hold at Golden Belt Bank.

These fees are subject to change. Golden Belt Bank will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

IF YOUR STATEMENT SHOWS TRANSFERS THAT YOU DID NOT MAKE

If your statement shows transfers that you did not make, notify Golden Belt Bank immediately at (785) 625-7345, or write a letter and send it to:

Golden Belt Bank
Attention: Operations - Online Banking
1101 E. 27th Street
Hays, KS 67601

If you do not notify Golden Belt Bank within sixty (60) days after the statement was mailed to you, you may not recover any money lost after the sixty (60) days which would not have been lost if Golden Belt Bank had been notified in time.

ERRORS AND QUESTIONS

In case of errors or questions regarding an Online Banking or Bill Payment transaction, you may call Golden Belt Bank at (785) 625-7345, or write a letter and send it to:

Golden Belt Bank
Attention: Operations - Online Banking
1101 E. 27th Street
Hays, KS 67601

We must hear from you at the specified telephone number or address no later than sixty (60) calendar days after we sent you the first statement on which the problem or error appeared. We will need:

- Your name and account number
- 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.
- The dollar amount of the suspected error
- The date on which it occurred

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) Business Days from your initial contact. We will notify you with the results of the investigation within ten (10) Business Days after you contact us and will correct any error promptly. If more time is needed, however, we may, at our sole discretion, take up to forty-five (45) calendar days to investigate a complaint or question. If this occurs, we will credit your account within ten (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 your complaint or question is not received in writing within ten (10) Business Days from your original contact, we may not credit your account until the investigation is completed.

If your notice of error concerns a transaction that occurred during the first 30 days after the first deposit to the account was made, the applicable time periods are 20 Business Days in place of 10 Business Days and 90 calendar days in place of 45 calendar days.

If we determined that no error occurred, we will send you a written notice within three (3) Business Days. You may request copies of the documents that were used in the investigation.

You agree that Golden Belt Bank may respond to you by e-mail with regard to any claim of unauthorized electronic fund transfer related to the Service. Any such electronic mail sent to you by Golden Belt Bank shall be considered received within three (3) Business Days of the date sent by Golden Belt Bank, regardless of whether or not you sign on to the Service within that time frame.

LIMIT OF GOLDEN BELT BANK'S RESPONSIBILITY

Golden Belt Bank agrees to make reasonable efforts to ensure full performance of Online Banking. Golden Belt Bank will be responsible for acting only on those instructions sent through Online Banking which are actually received, and cannot assume responsibility for circumstances over which the bank has no direct control. This includes but not limited to, the failure or malfunctions in communication facilities, which may affect the accuracy or timeliness of messages you send. Golden Belt Bank is not responsible for any losses should you give incorrect instructions, or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service.

Any information you receive from Golden Belt Bank is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. Golden Belt Bank is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information, or for any investment or other decision made using this information.

Golden Belt Bank is not responsible for any fees incurred for Internet access, or for any computer virus or related problems that may be attributable to services provided by any Internet access service provider.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online Banking. Golden Belt Bank will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

The limit of Golden Belt Bank's liability shall be as expressly set forth herein. Under no circumstances will Golden Belt Bank be liable in contract, tort, or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the Services, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

GOLDEN BELT BANK'S RESPONSIBILITY

Golden Belt Bank will be responsible for your actual losses if they were directly caused by our failure to:

- Through no fault of Golden Belt Bank, you do not have enough money in your account to make the transfer
- Through no fault of Golden Belt Bank, the transaction would have caused you to exceed your available credit
- Circumstances beyond our control (e.g., fire, flood, power outage, mail delivery delays, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken
- There is a hold on your account, or if access to your account is blocked in accordance with banking policy
- Your funds are subject to legal process or other encumbrance restricting the transfer

- Your transfer authorization terminates by operation of law
- You believe someone has accessed your accounts without your permission and you fail to notify Golden Belt Bank immediately
- You have not properly followed the scheduling instructions, included in this Agreement, to make a transfer or the Payee refuses the Service
- For the failure of any payee to correctly account for or credit the payment in a timely manner
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- For changes to the payee's address or account number (unless you have advised us of the change within three (3) Business Days in advance)
- 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.
- There may be other exceptions stated in this agreement and 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.

If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

ELECTRONIC MAIL (EMAIL)

If you send Golden Belt Bank an electronic mail message through the Service, Golden Belt Bank will be deemed to have received it on the following Business Day. Emails will be answered within a reasonable timeframe.

You should not rely on electronic mail if you need to communicate with Golden Belt Bank immediately (e.g., 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).

NOTE: E-mail 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, Passwords, account information, etc. via any general or public e-mail system. If you wish to contact us electronically, please use the CONTACT US secure form on our website or within Online Banking. Any such electronic mail sent to you by Golden Belt Bank shall be considered received within three (3) days of the date sent by Golden Belt Bank, regardless of whether or not you sign on to the Service within that time frame.

NOTIFICATIONS

Internet banking allows you to set up automated notifications based on your own criteria to notify you. Notifications may be sent via email. Email notifications will be sent to the email address you provide in creating the notification.

- The bank may add or remove notifications from time to time.
- If you change your email address you are responsible for changing this in the notification you have already set up.
- You agree that notifications may be delayed or prevented for a variety of reasons.
- We do not guarantee the delivery or validity of the contents of any notification.

- You agree that we shall not be liable for any delays, delivery failure or misdirected delivery of any notification.
- You agree that we shall not be liable for any actions taken or not taken by you or anyone else in reliance of a notification.
- The bank will never include your password or full account number in an email notification; however you understand that notification may include your name and some information about your accounts.
- Unfulfilled events (events that do not happen) will only remain on the system for 999 days. You will not be notified when they are removed.
- Distributed events (events that have happened and have been viewed) will remain on the system for 30 days.

ONLINE BILL PAYMENT SERVICES

1. PAYMENT SCHEDULING

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 a 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. When you create a new payee in the Bill Payment Service, it takes two (2) business days to set up the payee to receive payments. You should schedule a payment to a new payee at least five (5) 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 three (3) to five (5) 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 Automated Clearing House (ACH) electronic payment it will take up to three (3) 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 five (5) 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.

Golden Belt 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 4:30 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.

2. THE SERVICE GUARANTEE

Due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by Billers or financial institutions, some transactions may take longer to be credited to your account. The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under "Payment Scheduling" in this Agreement.

3. PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE

By providing the Service with names and account information of Billers to whom you wish to direct payments, you authorize the Service to follow the Payment Instructions that it receives through the payment system. In order to process payments more efficiently and effectively, the Service may edit or alter payment data or data formats in accordance with Biller directives.

When the Service receives a Payment Instruction, you authorize the Service to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment Date designated by you. If the payment is sent electronically, the money for the payment is withdrawn from your payment account on the pay date. If the company or person cannot receive electronic payments, Bill Pay Service prints a check and sends it to the billing address. For some checks, the money for the payment is withdrawn on the pay date. For others, the money is withdrawn when the company or person deposits or cashes the check.

You also authorize the Service to credit your Payment Account for payments returned to the Service by the United States Postal Service or Biller, or payments remitted to you on behalf of another authorized user of the Service.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability and any Service Guarantee shall be void if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller; and/or,
4. Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment Account or

causes funds from your Payment Account to be directed to a Biller which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT METHODS

The Service reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment. (funds remitted to the Biller are deducted from your Payment Account when the laser draft is presented to your financial institution for payment).

PAYMENT CANCELLATION REQUESTS

You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions within the application. There is no charge for canceling or editing a Scheduled Payment. Once the Service has begun processing a payment it cannot be cancelled or edited, therefore a stop payment request must be submitted.

STOP PAYMENT REQUESTS

The Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Service may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact Customer Service. Although the Service will make every effort to accommodate your request, the Service will have no liability for failing to do so. The Service may also require you to present your request in writing within fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule.

PROHIBITED PAYMENTS

Payments to Billers outside of the United States or its territories are prohibited through the Service.

EXCEPTION PAYMENTS

Tax payments and court ordered payments may be scheduled through the Service, however such payments are discouraged and must be scheduled at your own risk. In no event shall the Service be liable for any claims or damages resulting from your scheduling of these types of payments. The Service Guarantee as it applies to any late payment related charges is void when these types of payments are scheduled and/or processed by the Service. The Service has no obligation to research or resolve any claim resulting from an exception payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be the sole responsibility of you and not of the Service.

BILL DELIVERY AND PRESENTMENT

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Billers directly if you do not receive your statements. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

Information provided to the Biller - The Service is unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Biller. Any changes will need to be made by contacting the Biller directly. Additionally it is your responsibility to maintain all usernames and passwords for all electronic Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. The Service may, at the request of the Biller, provide to the Biller your e-mail

address, service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about Service and/or bill information.

Activation - Upon activation of the electronic bill feature the Service may notify the Biller of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Biller reserves the right to accept or deny your request to receive electronic bills.

Authorization to obtain bill data - Your activation of the electronic bill feature for a Biller shall be deemed by us to be your authorization for us to obtain bill data from the Biller on your behalf. For some Billers, you will be asked to provide us with your user name and password for that Biller. By providing us with such information, you authorize us to use the information to obtain your bill data.

Notification - The Service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, the Service may send an e-mail notification to the e-mail address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification - The electronic Biller reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. The Service will notify your electronic Biller(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. The Service will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s) - You agree to hold the Service harmless should the Biller fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.

Accuracy and dispute of electronic bill - The Service is not responsible for the accuracy of your electronic bill(s). The Service is only responsible for presenting the information we receive from the Biller. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Biller directly.

This Agreement does not alter your liability or obligations that currently exist between you and your Billers.

EXCLUSIONS OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

LINKS TO THIRD PARTY WEBSITES

Golden Belt Bank may provide access to information, products or services offered on websites that are owned or operated by other companies ("third party websites"). We provide this access through the use of hyperlinks that automatically move you from a Golden Belt Bank website to the third party site.

While we do our best to provide you with helpful, trustworthy resources, Golden Belt Bank cannot endorse, approve or guarantee information, products, services or recommendations provided at a third party website. Because we may not always know when information on a linked site changes, Golden Belt Bank is not responsible for the content or accuracy of any third party website. Golden Belt Bank shall not be responsible for any loss or damage of any sort resulting from the use of a link on its websites nor will it be liable for any failure of products or services advertised or provided on these linked sites.

Golden Belt Bank offers links to you on an "as is" basis. When you visit a third party website by using a link on a Golden Belt Bank site, you will no longer be protected by Golden Belt Bank's privacy policy or security practices. The data collection, use and protection practices of the linked site may differ from the practices of Golden Belt Bank sites. You should familiarize yourself with the privacy policy and security practices of the linked website. Those are the policies and practices that will apply to your use of the linked website, NOT Golden Belt Bank's policies and practices.

INTERNET CONNECTION

You understand and agree that use of or connect to the internet is inherently insecure and that connection to the internet provides opportunity for unauthorized access by a third party to your computer systems, networks, and any and all information stored therein. You are responsible for obtaining, installing, maintaining, and operating all computer hardware, software, and Internet access services necessary for performing Online Services. 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.

All information transmitted and received through the internet is subject to unauthorized interception, diversion, corruption, loss, access, and disclosure. We shall not be responsible for any adverse consequences whatsoever of your connection to or use of the internet, and shall not be responsible for any use of an internet connection in violation of any law, rule, or regulation or any violation of the intellectual property rights of another.

OTHER AGREEMENTS

In addition to this Agreement, you and Golden Belt 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 received by you when you open your accounts at Golden Belt Bank, 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 at the end of this Agreement. We will automatically deduct any fees related to this Service from your Bill Pay Account each month. All terms and conditions of the disclosures provided to you at account opening, including but not limited to, the Truth in Savings, Regulation E Disclosure, Depositor's Agreement and Terms and Conditions apply to this Service.

MODIFICATIONS TO THIS AGREEMENT

Golden Belt Bank may modify the terms and conditions applicable to either Service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. 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.

DISCLOSURE OF INFORMATION TO THIRD PARTIES/ PRIVACY POLICY

A copy of Golden Belt Bank's Consumer Privacy Statement is available upon request at any of our branches, or can be mailed to you upon request by calling Golden Belt Bank at (785) 625-7345, or writing a letter and sending it to:

Golden Belt Bank
Attention: Operations - Online Banking
1101 E. 27th Street
Hays, KS 67601

You can also access our Policy online by clicking on the Privacy/Security icon on the Golden Belt Bank Website.

INACTIVITY/TERMINATION OF ONLINE BANKING AND ONLINE BILL PRIVILEGES

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We can terminate your Online Banking privileges under this Agreement without notice to you for any reason; or if you do not pay any fee required by this Agreement when due, if 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.

We will convert your Online Banking account to inactive status if you do not sign on to the Service nor have any transactions scheduled through the Service during any consecutive one hundred and eighty (180) day period. If your account is considered inactive, you must contact Golden Belt Bank and sign up as a new end user to have your Online Banking Service activated before you will be able to schedule any transactions through the Service.

For all new Online Bill Pay applicants who register for Online Bill Pay must use their Bill Pay Account at least once every ninety (90) days, or your Online Bill Pay service will be inactive. To have the account re-activated, you must contact Golden Belt Bank.

To cancel Online Banking or Online Bill Pay, you must notify Golden Belt Bank. Your notification should include your name, address and the effective date to stop the service (s). You may notify Golden Belt Bank by one of the following methods:

- By calling 785-625-7345
- By writing a letter and sending it to:

Golden Belt Bank
Attention: Operations - Online Banking
1101 E. 27th Street
Hays, KS 67601

GOVERNING LAW

This Agreement is governed by the laws of the State of Kansas and applicable federal law(s).

Mobile Banking Service Agreement

Addendum to Online Banking Services Agreement

This Mobile Banking Service Agreement, as amended by Golden Belt Bank ("Bank") from time to time (this "Agreement"), governs your use and Golden Belt Bank's provision to you of Golden Belt Bank's Mobile Banking Services, as defined below. The terms "you" and "your" refer to the Personal Customer entering into this Agreement for Mobile Banking Services with Bank. Bank may be referred to in this Agreement as "we" or "us". The term "Mobile Banking" means any service or services that we provide, and that you subscribe to, enabling you to make banking or other financial transactions with Bank through your Mobile Device. The term "Mobile Device" means a cellular telephone

or similar wireless communication device onto which you have downloaded software provided by us ("Mobile Banking Software") for the purpose of permitting Mobile Banking. A "Mobile Device" may also include a cellular telephone or similar wireless communication device that, if in the future we permit, is capable of conducting banking transactions at our Mobile Banking site through text (SMS) messaging, Wireless Application Protocol (WAP), or other protocols that we select or approve. The term "Online Banking Services Agreement" means the Internet Banking Services Agreement that you accepted when enrolling in The Golden Belt Bank Online Banking, as that agreement is amended by Bank from time to time. This Agreement is a part of the Online Banking Services Agreement. Initially capitalized terms that are not defined in this Agreement are defined in your Online Banking Services Agreement.

1. CONSENT TO RECEIVE DISCLOSURES ELECTRONICALLY AND NOTICES ELECTRONICALLY

By accepting this Agreement, you consent to receiving notices and disclosures concerning Mobile Banking, Online Banking, and your enrolled Accounts electronically, including by email or text message. You are solely responsible for immediately updating your electronic address if it changes. All disclosures and notices by us shall be deemed given and received by you immediately upon being sent to the electronic address you have most recently updated. Unless specifically required by law, we are not obligated to provide any disclosure or notice to you by regular mail or by any means other than electronic transmission. If you withdraw our right to provide you with electronic communications as described in this section, we may terminate your Mobile Banking. In order to keep notices and disclosures sent to you electronically, you must have the ability to save them to your mobile device or computer, or to print them. You may also request a paper copy of an electronic notice or disclosure at no additional charge by calling us at (785) 625-7345.

2. MOBILE BANKING SERVICE AGREEMENT

To access Mobile Banking, your phone or other mobile communication device must be Internet enabled, able to receive SMS text messages and connected to the Internet through your mobile communication service provider. To use Mobile Banking, you must first be enrolled in Online Banking with Golden Belt Bank and then subscribe to Mobile Banking. The same credentials (Login ID and Password) that are in place for your Online Banking service apply to Mobile Banking.

A. Mobile Banking Functions

You may determine which Mobile Banking functions are available for Mobile Devices at any time by logging into Mobile Banking. Mobile Banking functions (e.g., viewing balances, searching for transactions, viewing transactions, specific types of funds transfers) may be added, reduced or modified by us from time to time without prior notice. We reserve the right to refuse to make any transaction you request through Mobile Banking.

Not all functions that are described in your Online Banking Services Agreement or available at the Online Banking website may be available with Mobile Banking. All terms and conditions in your Online Banking Services Agreement and on the Online Banking website that limit or govern your use of Online Banking functions will also limit and govern your use of those functions through Mobile Banking.

B. Mobile Banking Service Availability

We will use reasonable efforts to make Mobile Banking service available for your use on a continuous basis. We do not guarantee functionality of Mobile Banking (or any specific software that we provide with respect to Mobile Banking) on all Mobile Devices, on all communication networks, in all geographic regions, or at all times. Mobile Banking service may be temporarily unavailable for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours, but we may conduct maintenance at any time. In addition, your accessibility to the Mobile Banking service may be

interrupted because of conditions beyond our control, including outages in Internet availability. We will use commercially reasonable efforts to promptly re-establish Mobile Banking service in those instances, but we do not promise the Mobile Banking service will always be available for your use. We may elect to discontinue Mobile Banking (or any of the services that we provide, from time to time, through Mobile Banking) at any time. If we choose to discontinue Mobile Banking, we will provide you with reasonable notice. In the case of a disaster, your Mobile Banking may be suspended in order to allow emergency and responding personnel to use the cellular networks.

C. Fees Charged by Bank

Currently, we charge no fees for subscribing to or using Mobile Banking. However, we may assess fees (a) as described in the applicable product or account disclosure statement or fee schedule (including applicable transfer fees), or (b) for products and services purchased online.

We reserve the right to institute or change fees for Mobile Banking by sending you prior notice. See the section "Changes to Fees or Other Terms."

D. Mobile Device Requirements

Using Mobile Banking requires an Internet-enabled Mobile Device that supports 128-bit encryption and accepts text (SMS) messages. Your mobile carrier may charge you for Internet-related use and text (SMS) messages, so please see your mobile carrier for further details about these charges.

You are responsible for providing your own Mobile Device to access Mobile Banking. The Mobile Device that you use may be subject to unauthorized tracking or other manipulation by "spyware" or other malicious code. We are not responsible for advising you of the existence or potential effect of such malicious code, and your use of your hardware and software is at your own risk. You are responsible for all fees and charges you may incur to any mobile communication service provider or other third parties while using Mobile Banking. We are not a party to, and we have no duty, liability or responsibility with respect to or in connection with (i) your mobile communication service agreement, or (ii) any Mobile Device, hardware, software or any other product or service you may purchase from others relating to your use of Mobile Banking.

E. Additional Terms and Conditions

This Agreement is an addendum to your Online Banking Services Agreement. Your use of Mobile Banking is subject to the terms and conditions of your Online Banking Services Agreement (as amended from time to time) and your other agreements with us and our affiliates. Without limitation, this Agreement is subject to your Online Banking Services Agreement's provisions regarding limitations on your liability for unauthorized transfers, contacting us concerning questions or errors, disclaimers of warranties, limitations on our liability, indemnity, amendments, dispute resolution, and definitions. In the event of a specific conflict between this Agreement and the terms of the Online Banking Services Agreement, the terms of this Agreement will govern. Each account that you access, or through which you conduct a transaction, using Mobile Banking remains subject to the terms and conditions of that account's Account Agreement.

You agree that you will continue to be subject to the terms and conditions of your existing agreements with any unaffiliated service providers for your Mobile Device, such as your service carrier or provider, and that you are still subject to any fees, costs, other charges, limitations or restrictions imposed by those parties under your agreements with them. This Agreement does not amend or supersede any of those agreements. Your mobile service carrier or provider is responsible for its products and services, and you agree to resolve any problems with your carrier or provider directly, without involving us.

F. Changes to Fees or Other Terms

We may change this Agreement at any time by sending notice as described in your Online Banking Services Agreement; provided, however, that this Agreement governs our right to provide you with that notice electronically. You may choose to accept or decline the change. By continuing to use any Mobile Banking service to which a notice relates, you are deemed to accept the changes relating to that service. Changes to fees applicable to a specific account are also governed by the applicable Account Agreement(s) and any interest or fee schedules pertaining to your account.

G. Lost or Stolen Mobile Device or Password; Unauthorized Transfers

If you believe your Mobile Device, user name (Login ID), password, or other approved access device has been lost or stolen, or that someone has transferred or may transfer funds from your account without your authorization, **contact us AT ONCE at (785) 625-7345**. For a description of your and Bank's responsibilities and liability with respect to unauthorized transactions review the appropriate sections of your account's Deposit Agreement.

H. In Case of Errors or Questions about Your Account

Please contact our Bank at (785) 625-7345 with respect to errors in, or questions about, your transfers. Refer to your account's Deposit Agreement for a description of how errors and questions on funds transfers are processed. To contact us by mail, please use the following address:

Golden Belt Bank, FSA
1101 E. 27th Street
Hays, KS 67601

Member FDIC

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