

ADDENDUM TO ELECTRONIC BANKING AGREEMENT AND BUSINESS DIRECT AGREEMENT (Electronic Statement Disclosures)

This Addendum to the Electronic Banking Agreement and Business Direct Agreement (Electronic Statement Disclosures) (this "Addendum") is deemed to be a part of the Electronic Banking Agreement (the "E-Banking Agreement") and/or Business Direct Agreement (the "Business Direct Agreement") between you and us.

1. Definitions.

- (a)** "Account" means those of your accounts (whether one or more) designated by you when you enroll in the E-Disclosure Service as accounts with respect to which you wish to receive E-Disclosures.
- (b)** "Account Agreement" means the written agreement and all related disclosures you were given when you opened your Account.
- (c)** "Compliant Equipment" means a computer (i) on which is installed (A) web-browsing software capable of processing 128-bit SSL encryption (such as up-to-date versions of Internet Explorer, Google Chrome, Mozilla Firefox or Safari.) and (B) an up-to-date version of Adobe Acrobat® Reader, (ii) which has a functioning Internet connection, and (iii) on or from which you can securely save or print Electronic Statements or Notices.
- (d)** "Electronic Banking" means our Telephone Banking, Online Bill Payment, Online Banking, Mobile Banking and Business Direct services, as more fully described in the E-Banking Agreement and Business Direct Agreement.
- (e)** "Email Address" means the address you provide to us when you enroll in Electronic Banking and to which we will send E-Disclosures.
- (f)** "Enrollment Screen" means the window in which this Addendum is electronically presented for your review.
- (g)** "E-Disclosure Service" means delivery of E-statements and E-notices to you.
- (h)** "E-Disclosures" means Periodic Statements we will give you in electronic form after you complete your enrollment in the E-Disclosure Service.
- (i)** "Periodic Statements" means those statements or notices that identify activity to your Account which we must make available to you under applicable law.
- (j)** "We", "us", and "our" means FCB Banks and all divisions thereof.
- (k)** "You" and "your" means the individual or joint owner of the Account who requests enrollment in the E-Disclosure Service.

2. Your Consent is Required. Even though you are an Electronic Banking or Business Direct customer by virtue of your acceptance of the E-Banking Agreement or Business Direct Agreement, you will not be enrolled in the E-Disclosure Service until you click the "I Agree" button at the bottom of the Enrollment Screen. You may then designate your Account by clicking on the checkbox next to each of your accounts with us that are eligible to receive E-Disclosures.

3. Addendum Acceptance. When you click "Accept" on the Enrollment Screen you agree that you have read, understand, and agree to the terms of this Addendum. Without limiting the generality of the previous sentence, you will also have agreed that:

- (a)** You have requested that we make E-Disclosures available to you. This means we will send a notice to your email address each time a Periodic Statement is available for viewing and a link to online banking, where you may view, save, and/or print Periodic Statements for your records.
- (b)** You are responsible for maintaining a valid Email Address and you will notify us each time you change your Email Address so that we may continue to send E-Disclosures to you. You may change your Email Address at any time by using Online Banking, any of the methods identified in Section 7, or at any of our FCB Banks locations.
- (c)** If we are unable to deliver email to you due to an inaccurate Email Address and we are unable to contact you to get a correct Email Address, your E-Disclosures may be mailed to your physical address of record and your enrollment in the E-Disclosure Service may be canceled.

(d) Except as expressly provided in this Addendum, your participation in the E-Disclosure Service does not change your rights and obligations related to your use of Electronic Banking or your Account, as described in the E-Banking Agreement or Business Direct Agreement.

(e) When any provision of the Account Agreement, E-Banking Agreement, or the Business Direct Agreement includes a time period stemming from your receipt of an E-Disclosure from us, such time period shall start or end, as applicable, on the date that we send to your Email Address a notice that an E-Disclosure is available for viewing (provided, that, if such email is undeliverable, such time period shall start or end, as applicable, on the date that we deliver paper Periodic Statements to you as provided in Section 3(c).

(f) If this Addendum is inconsistent with any of the terms and conditions contained in the E-Banking Agreement, Business Direct Agreement or the Account Agreement, the terms and conditions of this Addendum shall control with respect to the E-Disclosure Service.

(g) After your enrollment in the E-Disclosure Service becomes effective, you will no longer receive paper copies of your Periodic Statements except (i) in the case of undeliverable email, (ii) in the case you withdraw your enrollment in the E-Disclosure Service, and (iii) upon your express request, as described in Section 6.

(h) E-Disclosures will be made available to you as Adobe PDF files. You will need Compliant Equipment to access, retain, and print a PDF file.

(i) You agree that the first time you log on to Electronic Banking after you receive notice of a change to this Addendum or the E-Disclosure Service shall constitute your agreement to such changes.

4. Withdrawal of Consent to Electronic Delivery. If at any time you wish to withdraw your consent to receive E-Disclosures, you will need to contact us by any of the methods identified in Section 7. Disclosures issued after we receive your withdrawal and have a reasonable time to act on such notice will be mailed to your physical address of record.

5. Right to Amend or Cancel the E-Disclosure Service. We reserve the right, upon notice, to amend or restrict the conditions of your participation in the E-Disclosure Service from time to time, including enlargement or restriction of services available through the E-Disclosure Service. We will make available to you electronically a copy of any amendments when required by applicable law. We have absolute discretion to make the E-Disclosure Service available to you and reserve the right to terminate this Addendum and your access to the E-Disclosure Service without notice, in whole or in part, at any time, including but not limited to when you have not logged in to use eBanking services for over 365 days.

6. Requesting a Paper Copy of Disclosures. If you would like to receive a paper copy of a Periodic Statement, please contact us by any of the methods identified in Section 7. You agree that we may charge to any of your Accounts the fee identified in the Account Agreement each time we send you a paper copy of a Periodic Statement.

7. Our Contact Information. You may contact us by calling 1-866-323-4322 (4FCB) or in writing at 2610 N. Illinois Street, Swansea, Illinois 62226.

Acceptance of E-Disclosure Addendum and Consent to Receive E-Disclosures. When you click on the "Accept" button below, you will have electronically signed this Addendum. Your electronic signature indicates your consent to be bound by the terms of this Addendum and to receive E-Disclosures and your acknowledgment that you have Compliant Equipment which will enable you to view, save, and print PDF files. If you select the "Decline" button below, you will not be enrolled, and you will not receive E-Disclosures.