

ELECTRONIC FUNDS TRANSFER DISCLOSURE YOUR RIGHTS AND RESPONSIBILITIES WHEN USING LISLE SAVINGS BANK'S INTERNET BANKING SERVICE.

Indicated below are the types of Electronic Funds Transfers available through our Internet banking service, some of which may not apply to your account(s). Please read this disclosure carefully in order to familiarize yourself with your rights and responsibilities when conducting the transactions listed below. *You should print and keep this notice for future reference.*

Types of Transfers Available Through the Internet Banking Service

You may access your account(s) by computer through the Internet by logging onto our website at www.lislebank.com following the link to the Internet Banking Service and entering your user ID and password to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to your loan account(s) with us
- make payments from savings to your loan account(s) with us
- get information about:
 - your checking account balance(s)
 - your savings account balance(s)
 - your loan account balance(s)
- make payments from checking to third parties through Bill Pay
 - you must be pre-approved for this service

Limitations

Federal regulations limit the number of preauthorized electronic transfers from a savings or money market account each statement cycle to six.

Periodic Statements

You will get a monthly account statement on a checking, savings, or money market account.

Lisle Savings Bank's Liability for Failure to make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If circumstances beyond our control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make:

- where it is necessary 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 agency or court orders.
- if you give us your written permission.

Unauthorized Transfers

Tell us AT ONCE if you believe your code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your code without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

How to Notify Us

If you believe that your code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call our Deposit Operations Department at:

(630) 852-3710

Business Days

Our business days are Monday through Saturday. Holidays are not included.

Charges

There are not charges for transactions/transfers you make using our Internet Banking Service or Bill Payment Service. Other charges, however, such as NSF or returned check fees, for example, may apply as outlined in our current Schedule of Fees and Charges.

Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone our Deposit Operations Department at (630) 852-3710 or write to us at Lisle Savings Bank, Deposit Operations Department, 1450 Maple Avenue, Lisle, IL 60532 if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you (20 days for a new account) and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question (90 days for a new account, a foreign initiated or POS transactions). If we decide to do this, we will recredit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of documents that we used in our investigation.

**INTERNET BANKING SERVICE ADDENDUM
TEXT MESSAGE BANKING AGREEMENT**

Lisle Savings Bank (“the Bank”) Text Message Banking is a service provided by Lisle Savings Bank. By using Lisle Savings Bank Text Message Banking, you (the customer) agree to the following terms and conditions:

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us.

The Bank will never send a Text Message Banking message that asks you to supply any sensitive personal or financial information such as your social security number or your account number. We will not send you marketing messages through our Text Message Banking Service. If you receive such requests, do not respond and contact our Deposit Operations Department immediately at:

(630) 852-3710

The Bank may send text messages to you through your communication service provider. You agree that your communication services provider is acting as your agent in this capacity.

You agree to provide a valid phone number for this service so that we may send you certain information about your applicable account. The Bank will determine what information is made available through this service. The Bank is not liable for losses or damages caused in whole or in part by your actions that result in any disclosure of account information to third parties.

You agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys’ fees) arising from your provision of a phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement.

You agree to protect your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to you through this service. Receipt of account information sent by Text Message Banking may be delayed or impacted by factor(s) outside of the Bank’s control, including your phone carrier. We cannot guarantee the reliability of the text messaging service provider and the network operator for your mobile phones(s) as well as geographic, atmospheric and other conditions or circumstances beyond our control. Lisle Savings Bank does not assume any liability to you if you suffer loss due to the text message not being received accurately or at all.

You are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. Standard message charges may apply. Such charges may include those from your communications service provider. Please consult your communications service provider for details.

Lisle Savings Bank Text Message Banking is only available to customers who have a consumer deposit account with us or such other accounts that we may decide to make available for this service. Text Message Banking is provided for your convenience and does not replace your periodic account statements(s), which are the official record of your accounts.

**INTERNET BANKING SERVICE ADDENDUM
MOBILE BANKING AGREEMENT**

Lisle Savings Bank (“the Bank”) Mobile Banking is a Service provided by Lisle Savings Bank. By using Lisle Savings Bank Mobile Banking, you (the customer) agree to the following terms and conditions:

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us.

We may offer additional Mobile Banking Services and features in the future. Any such added Mobile Banking Services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Mobile Banking Service or feature is added and/or at the time of enrollment for the feature or Service, if applicable. From time to time, we may amend these terms and modify or cancel the Mobile Banking Services we offer without notice, except as required by Law.

Description of Service

Mobile Banking is offered as a convenience and supplemental Service to our Internet Banking Service. It is not intended to replace access to Internet 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 Lisle Savings Bank account information, make payments to payees, transfer funds and conduct other banking transactions. To utilize Mobile Banking Service, you must be enrolled to use Internet Banking and then activate your Device within the Internet Banking system. We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through Mobile Banking. We may also reserve the right to modify the scope of the Service at any time.

Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the Service may not be supportable for all Devices. Lisle Savings Bank cannot guarantee and is not responsible for the availability of data Services provided by you mobile carrier, such as data outages, or "out of range" issues.

Use of Service

In order to properly use Mobile Banking, you should review and follow the instructions provided on our website. You agree to accept responsibility for learning how to use Mobile Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Mobile Banking. 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 that 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.

Other Agreements

You agree that, when you use Mobile Banking you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Any deposit account, loan or other banking product accessed through this Service is also subject to the Account Agreements and Disclosures provided at the time of Account opening. You should review the Account Agreements and Disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

Your Responsibilities

You represent and agree to the following by enrolling for Mobile Banking or by using the Service:

Account Ownership/Accurate Information. You represent that you are the legal owner of the Accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you

provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Device you will use to access Mobile Banking.

User Security. 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 username, password or other access information to any unauthorized person. If you permit other persons to use your Device, login information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account. 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.

User Conduct. You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Mobile Banking; (i) interfere with or disrupt the use of Mobile banking by any other user; or (j) use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

No Commercial Use or Re-Sale. You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You agree not to make any commercial use of Mobile Banking or resell, lease, rent or dispute access to Mobile Banking.

Indemnification. Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless Lisle Savings Bank, its officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from (a) a third party claim, dispute, action or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking.

IMPORTANT MOBILE BANKING SAFEGUARDS

You are encouraged to password protect your Device upon powering up and with the use of any screen locks.

You are encouraged not to have your Device remember your passwords.

You are encouraged to utilize remote wipe apps such as "Find My iPhone" and "Find My Droid".

You are encouraged to report any suspected incidents relating to mobile banking to our Deposit Operations Department immediately at (630) 852-3710.

You are encouraged to install Anti-Virus (AVS) programs on your Smartphone.

You are encouraged to only download apps from trusted and approved App stores endorsed by your technology provider (iPhone, Droid, Blackberry, etc.) and communication services provider.

You are encouraged not to “Jailbreak” your Smartphone. “Jailbreaking” is the act of applying techniques that suppress controls designed to deny access to the root directory of a device (such as a Smartphone) to allow the user to run custom code that is not otherwise permitted to be run on the device and may open security holes.

You are encouraged to keep Bluetooth turned off by default and use only when necessary.

You are encouraged to make sure Bluetooth is turned off when you are conducting any mobile banking transactions or inquiries.