

CASH MANAGEMENT TERMS and ACCESS AGREEMENT

Welcome to Farmers Bank & Trust Online!

Farmers Bank & Trust is pleased to offer you Cash Management Online Banking. Using your computer and the Internet, you are able to obtain information about your accounts, initiate certain account transactions, and take advantage of many of the account services we offer to our customers.

All you need is access to the Internet using an internet browser (the latest versions are highly recommended for your greatest security) with 128-bit Secure Sockets Layer (SSL) encryption capabilities or using a commercially reasonable security technology that complies with current applicable regulatory requirements.

Please read the Access Agreement outlined below and please make a copy for your records.

1. Introduction

This Agreement sets forth the terms and conditions of Cash Management Online Banking Services offered by Farmers Bank & Trust. In this agreement, the term "you" refers to each owner and authorized signer on the accounts that are accessed utilizing the Farmers Bank & Trust Cash Management Online Banking site. Each time you access an account through Farmers Bank & Trust Cash Management Online Banking site, you confirm your agreement to these terms.

2. Our Service

The following services may be available through Farmers Bank & Trust's Cash Management Online Banking: Account Balance Information, Transaction Inquiries, Account Transfers, Statement Retrieval and Exporting. Additional services may be available by separate contract.

In the agreement, "Customer" refers to the person(s) or businesses subscribing to or using the Service, the Customer agrees as follows. You may use a Personal Computer ("PC") through an Internet connection to obtain account balances and transaction information. You may also use your PC to obtain statements on your accounts and to transfer money between your accounts.

Funds must be available in the account from which you wish to transfer on the date you submit the transaction. If your account does not have sufficient funds to complete a transfer, the transfer will not be completed.

3. Hours of Accessibility

You can access your accounts through Farmers Bank & Trust's Cash Management Online Banking Service seven (7) days a week, 24 hours a day. However, at certain times, Farmers Bank & Trust's Cash Management Online Banking Service may not be available due to routine system maintenance.

A transfer between deposit accounts initiated through Cash Management before 6:00 p.m. Central Time on a business day will be posted to your accounts on the same day. We cannot ensure that a transfer between deposit accounts after 6:00 p.m. Central Time on a business day

will be posted to your account on the same day. Transfers initiated on a Saturday, Sunday, or a federal holiday, will be posted on the next business day.

4. Privacy and Confidentiality

Farmers Bank & Trust is strongly committed to protecting your security and confidentiality. To ensure the privacy of your account information while you are online, you are only able to access your account with high security browsers. You must also provide both a User ID and your password or token/pin. Once logged in, if no action is taken within 10 minutes, you will be automatically logged off Farmers Bank & Trust's Cash Management.

We will only disclose information about you for the following situations:

- When it is necessary to complete a transfer as requested by you.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant when you have authorized the disbursement of such information.
- In order to comply with laws, government agency rules, court orders, subpoenas or other legal processes.
- In order to provide information to any government agency having legal authority to request such information.
- If you provide written permission.

Warning

Farmers Bank & Trust will NEVER request any confidential information from a customer such as account number, social security number, User IDs or Passwords by email or phone call. Never give out confidential information unless you have originated a voice or in-person conversation and we are requesting this for identification reasons. Never give your User ID or Password to anyone, including Farmers Bank & Trust staff. Emails from legitimate sources such as a bank or the FDIC can be faked! When entering our website, only enter directly at www.farmersbankks.com in your browser. Never allow another website (such as a search engine or other website or bookmark) to transfer you to our website. Websites can be faked if not entered directly!

5. Access Codes

We will issue to you a User ID and temporary password which will be replaced by a Password or Token and PIN you will provide at the time of activation. The User ID and Password or Token and PIN have the same effect as your signature authorizing transactions. You agree to safely keep the User ID and Password or Token/PIN, not to record the credentials or otherwise disclose or make the credentials available to anyone other than authorized users of your accounts. Anyone to whom you disclose your User ID and Password or Token and PIN and anyone who has access to these credentials will have full access to your accounts. You have no ability to limit any such person's authority. If anyone uses your login credentials with your permission, you will be responsible for any transactions performed by that person.

6. Unauthorized Access

Tell us AT ONCE if you believe your User ID or Password or Token and PIN has been lost or stolen. Prompt notification is the best way of keeping your possible losses down. You could lose all the money in your account. 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 prevented someone from taking the money if you had

told us in time. If you believe your User ID or Password or Token and PIN have been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call a Customer Service representative at (888) 398-2529 during normal business hours. WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN USERCODES OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL.

7. Termination

If you want to terminate your access to Cash Management, call us at (888) 398-2529. We reserve the right to terminate Cash Management Services, in whole or in part, at any time with or without cause and without prior written notice. In that event, or in the event that you give us a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your login credentials as an indication of an attempted security breach. Termination of the Services does not affect your obligations under this Agreement with respect to occurrences before termination.

8. Limitation of Liability

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by Farmers Bank & Trust's Cash Management Service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

9. Assignment

You may not transfer or assign your rights or duties under this Agreement.

10. Governing Law

The laws of the State of Kansas shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

11. Indemnification

Customer, in consideration of being allowed access to Farmers Bank & Trust's Cash Management Service, agrees to indemnify and hold the Bank harmless for any losses or damages to the Customer resulting from the use of the Services, to the extent allowed by applicable law.

12. Amendment.

We may amend this Agreement at any time. Notice will be sent to you at your current address in our files. Amendments will be effective upon the date indicated in the notice.

13. Additional Provisions.

In Case of Errors or Questions about Your Electronic Transfers

Telephone us at (888) 398-2529 or write us at Farmers Bank & Trust, 1017 Harrison, Great Bend KS 67530 as soon as possible, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the 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.
3. Tell us the dollar amount of the suspected error.