

UNITED COMMERCE INTERNET BANKING APPLICATION

Last Name, First Name, Mi
Social Security Number
Mothers Maiden Name

Street Address
City
State
Zip

Home Phone
Bus. Phone
E-Mail Address

List below all accounts you are a signer on and would like to access on the Internet. List your Primary Internet Account first. Since the Bank will not transmit your account number over the Internet, you must assign a description to each of your accounts. Examples of some descriptions would be savings, holiday savings, vacation account, truck loan, and mortgage. No more than 20 characters can be used, including blank spaces. Do not repeat account descriptions or use special characters. List the Primary Internet Account first. The Primary Internet Account must be a checking account (if you wish to use the bill payment feature). Any Internet fees will be debited from the Primary Internet Account.

| Account Descriptions | Account Numbers |
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Services Requested:

On Line Banking
(Free of charge)

Bill Payment
(Free of Charge)

READ BEFORE SIGNING:

I certify that the information provided is true and correct. The use of United Commerce Internet Banking shall be governed by the terms and conditions of the Internet Banking Agreement and Disclosure Statement and such other terms and conditions or amendments thereto, as may be established by United Commerce Bank. Furthermore, I consent to receive electronically all electronic funds disclosures and agree that United Commerce Bank may communicate to me any notices of change in terms of the Agreement and Disclosure and all disclosures required by law via e-mail or by posting it on the Bank's web site at www.unitedcommercebank.com.

Signature

Date

United Commerce Internet Banking Agreement and Disclosure Statement

This agreement states the terms and conditions that apply when you use United Commerce Bank Internet Banking products. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. You must also follow all of our instructions and procedures applicable to the services covered by this agreement.

"You" and "your" mean each person who establishes an Internet Banking Account with us or who uses or is authorized to use an Internet Banking identification number and password or other means of access we establish or approve. The term "Internet Banking" means our service that allows you to make payments, transfer funds, access accounts, obtain information and perform other transactions over the Internet by use of a personal computer and modem and/or other means we authorize or allow.

Identification Number and Password

To access our Internet Banking service, you must use the identification number and/or other means of access we establish or provide for your Internet Banking Account, together with a password. You will be required to change your password at your initial log-in. Anyone to whom you give your Internet Banking identification number and password or other means of access will have full access to your accounts even if you attempt to limit that person's authority.

Internet Accounts

In order to use this service you must have one checking or savings account. You must have a checking account to use the Internet Bill Payment feature. You may not designate any account that requires two or more signatures for withdrawals. You must be the owner of this account. The Primary Internet Account will be debited for any Internet Banking fees. This account must be listed first on the Internet Banking Application.

Joint Accounts

The laws regarding joint accounts apply for Internet usage. Each holder of a joint account is jointly and severally liable under this Agreement. Each of you may, using your assigned user ID and password, perform transactions, pay bills, obtain information, stop payments or transfers, or terminate this Agreement. Each of you releases the Bank from liability and agrees not to make a claim or bring any action against the Bank for allowing transactions where the person performing the action or transaction is one of you or is otherwise authorized to use these services.

Internet Banking Transactions

You, or someone you have authorized by giving them your Internet Banking identification number and password or other means of access (even if that person exceeds your authority), can instruct us to perform the following transactions: Make transfers between your qualifying accounts to the extent authorized, obtain information that we make available about your qualifying accounts, and obtain other services or perform other transactions that we authorize.

Limits On Internet Banking Transactions

You must have enough available money or credit in any account from which you instruct us to make a payment or transfer. If any of your qualifying accounts are money market savings accounts, certain types of withdrawals from those accounts, including payments and transfers, are limited to a total of no more than 6 in any specified period. The specified period for money market accounts is the monthly statement period. The kinds of withdrawals covered by this limitation are those made by means of preauthorized or automatic transfers and payments or telephone agreement. A total of only 3 of these kinds of withdrawals may be made by check, draft, debit card, or similar order payable to third parties. You also agree to the "Terms & Conditions of Your Deposit Account" that you received when you opened your deposit account. You can request another one of these at the time you fill out your United Commerce Internet Banking application.

Our Liability for Failure to Complete Payments or Transfers

If we do not complete a payment or transfer 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 exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.
- If any payment or transfer would go over the credit limit of any account.
- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
- If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.
- If you do not instruct us soon enough for your payment or transfer to be received and credited by the time it is due.
- If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim restricts the transaction.
- If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that we have taken.

Business Days

Our Internet Banking service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday. Transfers made after 4:00 p.m. will be processed on the next business day. Holidays are not included.

Statements

Your Internet Banking payments and transfers will be indicated on the monthly or quarterly statements we provide or make accessible to your accounts. You agree to notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement, or statement information.

Your Liability

You agree to the terms of this account and the schedule of charges that may be imposed. You authorize us to deduct these charges as accrued directly from the account balance. You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your Internet Banking number and password or other means of access and want to terminate that person's authority you must change your identification number and password or other means of access or take additional steps to prevent further access by such person.

Unauthorized Transactions or Loss or Theft of Your Internet Banking Identification Number or Password

If you believe your Internet Banking identification number or password or other means of access have been lost or stolen or that someone has used them without your authorization, call us immediately at 812-336-2265 during normal business hours. After hours you may e-mail us at customerservice@unitedcommercebank.com or write to us at P. O. Box 1089, Bloomington, IN 47402-1089. Quickly telephoning us is the best way of reducing your possible losses. Not all e-mail may arrive at their destinations. We will send e-mail back to you as confirmation that we did receive it. Because the Internet is not secure from being read by just anyone, do not include any of your account or social security numbers with your e-mail. Your name, address, telephone number and a brief message as to what the problem might be is all we will need.

Future Changes to this Agreement and Termination

United Commerce Bank reserves the right to modify this agreement upon giving 30 days notice to you. The Bank may terminate this agreement if you close your account, do not maintain sufficient funds in your account or upon reasonable notice for any other reason at the Bank's sole discretion.

United Commerce Internet Banking Application Information

Following this introduction you will find an Application Form. Signing up for United Commerce Internet Banking is as easy as following these steps:

Consumer Account Customers may apply by printing and completing the Internet Banking Application Form and:

- Mailing it to United Commerce Bank, Attn: Customer Service Department, P.O. Box 1089, Bloomington, IN 47402-1089.
- Dropping it off to a customer service representative at 211 S. College Ave., Bloomington, during regular business hours.
- You may phone a customer service representative at 812-336-2265 and we will mail an Application Form to you.
- You may request an Application Form by e-mailing us at customerservice@unitedcommercebank.com. We will need your full name, mailing address, e-mail address and home phone number.

Business Account Customers may obtain information for United Commerce Internet Banking by phone (812-336-2265), mail (Customer Service, P.O. Box 1089, Bloomington, IN 47402), e-mail at customerservice@unitedcommercebank.com, or in person. Due to the different features and controls available for business customers we would like to personally meet with you at your office, or at the bank.