



Trust Online Agreement

This Trust Online Agreement contains the terms and conditions that govern the access to your Trust information, accounts, and other online services. You may use your Internet Service Provider to access eligible accounts via the Internet.

By using the Clinton National Bank TrustReporter service you agree to abide by the terms and conditions of this agreement.

TERMS AND CONDITIONS OF SERVICE

The following terms and conditions govern the usage by you, our customer, of this site to retrieve, review and print, and otherwise utilize applications relating to trust and investment account information and services (collectively, "**Services**"). Please read the terms and conditions of this agreement carefully. By logging onto this site, you are indicating your acceptance of these terms and conditions on behalf of yourself and, if applicable, your institution, for the use of all Services available at this site. If you are not willing to be bound by the terms and conditions set forth below, please promptly exit from this site. We reserve the right to discontinue Services to you in the event that you do not comply with the terms and conditions contained herein. Please note that we reserve the right to modify these terms and conditions from time to time and, in such event, the modified terms and conditions shall govern your use of Services going forward.

1. YOUR LIABILITY

All customers will be provided with a user ID and password. You are solely responsible for maintaining the confidentiality of your user ID and password and we will not be responsible for any breach of security caused by the failure to so maintain the confidentiality of your user ID and password. You further agree that you will be responsible for all transactions and activities that occur on your account or under your user ID and password, whether or not such transactions and/or activities were authorized by you. You agree not to provide your account information to third parties, and shall at all times be responsible and liable for any transactions or activities that occur on your account(s). You shall immediately notify us in the event of any unauthorized use of your account or if you become aware of any other breach of security.

2. OUR LIABILITY

Except as specifically provided in this Agreement or where the law requires different standards, you agree that neither Clinton National Bank nor the service providers shall be responsible for loss, property damage or bodily injury, whether caused by the equipment, software, Clinton National Bank, Internet access providers, online service providers or an agent or subcontractor of any of the foregoing, nor shall service providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, online services, Internet or access thereof.



3. ACCOUNT DATA

All account data is provided as a convenience and for your information but is not the official record. Your statement remains the official record. Account data provided through the Services is generally updated on a daily basis and is subject to adjustment and correction.

4. LICENSE TO USE THE SERVICES / COST OF ACCESSING THE SERVICES

Effective upon acceptance of this Agreement, you will have a personal, nonexclusive, nontransferable, revocable right to access and use Services for non-commercial purposes. You are solely responsible for obtaining all equipment and approvals necessary for connection to the Internet and all charges associated with such connection.

5. PROPRIETARY RIGHTS

We, and to the extent portions of the Services are provided by third party suppliers ("Suppliers"), the Suppliers, shall retain all right, title and interest to the Services including all copyrights, trademarks, patents and all other intellectual property rights thereto. You may not, and you shall not allow any third party to, copy, distribute, sell, disclose, lend, transfer, convey, modify, decompile, disassemble or reverse engineer the Services for any purpose whatsoever. You further agree that you will not allow any third party to access the Services, in whole or in part, for any purpose whatsoever. You may not remove copyright notices or other proprietary legends from the Services, and no right to use any trademark is granted under this Agreement. You may not grant any sublicense, lease or other right in the Services to any third party. We, only behalf of ourselves and the Suppliers, expressly retain all rights in the Services that are not specifically granted under this Agreement.

6. TERMINATION

You may terminate your rights to access the Services at any time by contacting our Operations Department. We reserve the right to require that you provide us with written notice of your desire to terminate your account. Following any such termination, you agree that you will immediately cease to attempt to use the Services.

We reserve the right to decide, in our sole discretion, to restrict, suspend, terminate or modify the Services with or without notice. We may do so in order to maintain the Services, improve the Services, to prevent fraud or for any other reason. You understand that we shall not be liable to you or any third party for any reason related to or arising from the termination of this Agreement, from our decision to restrict, suspend, terminate or modify the Services or arising from the limitation, delay or denial of access to the Services to some or all of our customers, whether such limitation, delay or, denial or the cessation of Services is within our control.