



Terms & Conditions

BEFORE USING THIS WEBSITE PLEASE READ THE "TERMS AND CONDITIONS" CAREFULLY.

All visitors to the Bank's website are required to adhere to the following terms and conditions. If you do not wish to agree to the terms and conditions below, you should not access the website or any pages therein.

Illegal Use:

Unauthorized use of State Bank of Waterloo's website and systems including but not limited to unauthorized entry into our Online Banking system, misuse of passwords, or misuse of any information posted to the Bank's website is strictly prohibited.

Website Content:

Any and all information, product offerings, services, materials, terms and conditions are subject to change without notice.

We reserve the right to determine your eligibility for any product or service.

This website is not directed to children, although we may periodically advertise a special account that may be appropriate for children. Parents of children interested in any of our online services should contact us at one of our branches.

Linked Third Party Sites:

We maintain this website to provide you with information about our products and services. We may also provide links to various third party websites that may be of interest to you. When you click on links to third party sites, you will leave the Bank's website and be redirected to another site. We do not control the contents of linked third party sites. Linking to third party sites is done at your own risk.

We make no representation or warranty regarding the accuracy of the information contained on linked third party sites.

It is recommended that you always verify the information obtained from linked sites before acting upon the information. Products and services offered by linked third parties are not products offered by State Bank of Waterloo and are not insured by any governmental agency such as FDIC. We are not an agent for any linked third party sites nor do we guarantee or endorse their products or services.

Security and privacy policies on linked third party sites may be different from our policies. Please read their security and privacy policies closely. If you have any questions or concerns about the linked third party sites, please contact them directly.

Use of Information Submitted Through the Website:

If you need to communicate personal or confidential information, please do not use the email feature on this website. It is not a secure email service. Instead contact us by telephone or you may use the secure mail feature on our website.

The Bank may use any communication or material that you transmit to the Bank through this website or through electronic mail only for the purposes described in our privacy policy. All information submitted will only be used internally for the purposes intended or allowed by law. All information submitted to our website, shall be considered and shall remain the property of State Bank of Waterloo.

State Bank of Waterloo shall be free to use, for any purpose, any idea, concept, know-how or technique contained in information submitted by a visitor to this website and the Bank shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by direct customer relationship, or as otherwise specially agreed or required by law. Nothing contained herein shall be construed as limiting or reducing the Bank's responsibilities and obligations to customers in accordance with our privacy policy.

No Warranties:

Any dated information on this website is "as of" its date only. We will use every reasonable effort to include accurate and up to date information on the site. However, we make no warranties or representations as to the accuracy of the information, dated or otherwise, and we expressly disclaim any and all liability for errors or omissions in this information and materials.

All information, materials and services contained in this site, including graphics, links and any other items are provided "As Is", "As Available" to the user without express or implied warranties of any kind including the warranties of merchantability, non-infringement of intellectual property, fitness for any particular purpose, and freedom from computer virus.

Trademark Notices:

All registered and unregistered trademarks are the sole property of their respective owners. Unauthorized reproduction in whole or part is prohibited.

Limitation of Liability:

State Bank of Waterloo will under no circumstances be liable to you and/or any third party for any damages including without limitation direct or any indirect, special, consequential, incidental or punitive damages whatsoever, arising in connection with this website or use therefore or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in

operation or transmission, computer virus, line or system failure, even if the Bank has been advised of the possibility of such damages.

Furthermore, State Bank of Waterloo will not be liable for any difficulty in use, or for the incompatibility between this website and your web browser or other site-accessing program. Nor will the Bank be liable for any other problems you experience due to causes beyond our control.

No license to you is implied in these disclaimers, except as may be otherwise expressly provided by written agreement between you and State Bank of Waterloo.

Governing Law:

This website is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.

This agreement shall be governed by and construed in accordance with federal statutes and the laws of Illinois.

Additional Terms:

Certain services or pages on this website may contain separate terms and conditions, which are in addition to these terms and conditions. In the event of a conflict, the additional terms and conditions will govern for those services or pages.