

Decatur State Bank Online Banking Agreement

This Online Banking and Online Access Agreement ("Agreement") contains the terms and conditions governing your use of Decatur State Bank's ("Bank") "NetTeller" online banking program (the "NetTeller"). NetTeller is an Internet based service that will allow you to review and conduct financial transactions online.

As used in this Agreement, "you" or "your" refers to the undersigned banking customer, its employees, agents and its authorized representatives. "We," "us," "our" and "Bank" refer to Decatur State Bank, 372 SH 59 N, Decatur AR 72722, and any of its agents, independent contractors, designees or assigns that Bank may involve in providing services using NetTeller. "Business Day" means Monday through Friday, excluding Federal holidays and any other holidays recognized and posted by the Bank ("Holidays").

Eligible Accounts

Each Decatur State Bank product you have with us is called an "Eligible Account." Eligible accounts include both Consumer Accounts and Commercial Accounts. A "Consumer Account" is an account held by a natural person(s) established primarily for personal, family, or household purposes. A "Commercial Account" is any other account.

Eligible Accounts that you wish to access through NetTeller shall be designated by you on the NetTeller Application attached hereto and as modified by you and approved by us from time to time.

Eligible Accounts designated on the NetTeller Application shall be linked and will appear together and be viewable without regard to the ownership of such eligible accounts. When an Authorized Representative or account holder accesses NetTeller, that person will be able to view and access all linked Eligible Accounts for which the person is a co-owner or authorized signer.

Authorized Representatives for Commercial Accounts

If you hold an Eligible Account(s) that is a Commercial Account(s), you will name one or more Authorized Representative(s) that will be allowed to access such Eligible Accounts and to name additional Authorized Representatives to access Eligible Accounts on your behalf. To name an additional Authorized Representative, an Authorized Representative must submit written notice by letter to the Bank of the appointment. Without such notice, any such appointment shall be deemed invalid and unauthorized. Any Authorized Representative is authorized on such terms, conditions, and agreements as we may from time to time require, to access each Eligible Account in any manner and for any purpose available through NetTeller whether now available or available at some time in the future.

Relations to Other Agreements

The terms and conditions contained in this Agreement are in addition to those that apply to Eligible Accounts you hold with us. Those account terms and conditions continue to apply, but the terms and conditions contained in this Agreement will govern any conflict or inconsistency with other account terms and conditions. For instance, there may be requirements that the Bank must verify two or more signatures on checks, but this requirement may not apply to transfers, including bill payments, made through NetTeller. Thus, in some instances, any one person may make transfers or pay bills even though two or more persons would be required to transfer or withdraw funds by check. This is a decision made by you, the user, when electing to use NetTeller. In addition, when using a particular function or service on NetTeller, you will be subject to any posted fees, terms, conditions or rules applicable to such function or service, which are in addition to the terms and conditions of this Agreement.

If you do not agree with any of the terms and conditions of this agreement and/or fees, terms, conditions or rules of any function of netteller, then you should immediately cease all use of netteller and/or the applicable function.

Hardware, Software, and Internet Access Service

You agree that you are responsible for all hardware, software, and Internet access services you use to access NetTeller. Accordingly, Bank is not responsible for any failure of this hardware, software, or Internet access service. You further agree that all hardware used to access Eligible Commercial Accounts must be located on the premises of the commercial customer. If hardware is used other than on your premises to access Eligible Commercial Accounts, you are responsible for and agree to hold Bank harmless from all consequences of any unauthorized transactions resulting from such use.

Bill Payment

You may use the bill payment function ("BillPay") of NetTeller using funds in one or more of the Eligible Consumer Accounts that is a checking account. All payments are made from such Eligible Consumer Accounts.

Payment will be made electronically if the payee has the ability to accept electronic payments. Otherwise a paper check will be issued and forwarded to the payee by United States mail. Delivery of a paper check may take several additional days.

Requests for payments to third parties are processed twice daily at 12:00 pm CT and 2:00 a.m. CT. Requests for payments to third parties on a Business Day made after 2:00 a.m. CT and before 12:00 p.m. CT are processed that day. Bill payment requests made after 12:00 p.m. CT on a Business Day, or on a non-Business Day, will be processed the next Business Day at 2:00 a.m. CT. Recurring bill payments set up by you through NetTeller that fall on a non-Business Day will be processed the prior Business Day. Payments are processed (sent) on the date you specify, however we cannot guarantee when your payee will receive your payment or credit your account. You understand and agree that we are not responsible for the timely delivery of postal mail or the improper transmission or handling of payments by a third party such as the failure of the payee to properly post a payment to your account. Nor are we responsible for monitoring payments made through BillPay.

You are responsible for providing contact information for each payee of a BillPay transaction. You are also responsible for providing any changes to this contact information as soon as you are aware of them in order to prevent a loss.

To facilitate on-time payments, allow at least four (4) Business Days for electronic payments, and at least seven (7) Business Days for check payments, for payment processing prior to the date the payment is due to the payee. Your payee may require additional processing time, above and beyond our processing time.

Using BillPay, you may only pay established payees with United States addresses. While payments to most payees can be made using BillPay, we reserve the right to refuse to make payments to certain payees, such as alimony, child support, tax and other court directed or government payments, fines or penalties. We are unable to process any payments to federal, state or local tax agencies.

When you have entered and transmitted a payment instruction, you authorize us or our agent to reduce the balance in your designated Eligible Account by an amount equal to that amount requested in your payment instruction to us. If there are insufficient funds in your designated Eligible Account to make the payments you have authorized, we may either refuse to pay the item or we may make the payment and thereby overdraw your designated Eligible Account. In either event, you are responsible for any non-sufficient funds (NSF) and overdraft charges we may impose as stated in your depositor agreement. Funds for payments clear your account as would any other ACH or paper item. ACH items usually clear within three (3) days; and paper items usually clear within five (5) days. Additional time may elapse due to payee processing delays or other delays in the postal service or electronic payment systems.

We shall not be liable to you for any damages resulting from an NSF or overdraft charge.

You have the right to stop or change any scheduled payment. You must cancel the payment by no later than 12:00 p.m. CT, on the Payment Date, by clicking on the "Delete" link for the affected Eligible Account, completing the requested information.

We shall not be responsible for any charges imposed or any other action taken by a payee resulting from a payment that you have not scheduled properly, including any applicable finance charges and late fees. In addition, we will not be liable if any third party through which any bill payment is made fails to properly transmit the payment to the intended payee. We will also not be liable in the following instances: if there are insufficient funds or insufficient credit available in your designated eligible account and/or overdraft protection plan; if a legal order directs us to prohibit withdrawals from the eligible account; if the eligible account is closed or frozen; or if any part of the electronic funds transfer system is not working properly. We will not be liable for indirect, special, or consequential damages arising out of the use of billpay.

Bank reserves the right to terminate your use of BillPay at any time without notice. If, for any reason, you should ever wish to cancel or terminate BillPay, you must inform us of your decision to do so in writing. We strongly suggest that you cancel all future bill payments at the same time that you cancel your service by deleting those payments yourself using BillPay. This will ensure that future payments made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your service has been terminated. If you terminate BillPay, you authorize us to continue making payments that you have previously authorized until we have a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further payments that you have previously authorized.

If you do not log on for ninety (90) days, we may cancel your NetTeller service. If your service is cancelled at any time, your online BillPay information will be lost.

The BillPay monthly fees, if any, cover service for the previous month and are effective upon enrollment. Fees will be charged to your designated Eligible Account, whether or not bill payments are made in the month. If the designated Eligible Account has insufficient funds to cover payment of the fees, we may deduct the fee from any other checking and savings account that you may have with Bank, in any order we choose. If the fee cannot be paid, we may cancel BillPay. After cancellation, BillPay may be reinstated once sufficient funds are available in your account to cover all accrued BillPay fees and any other pending transfers or debits. See Exhibit A for a list of fees attributable to BillPay.

Transfers

You may use NetTeller to direct us to transfer funds between your Eligible Accounts up to the available balance. Refer to the current deposit account agreement(s) for additional transfer and withdrawal limitations. Transfers initiated through NetTeller before 4:00 p.m. CT on a Business Day are posted to your account the same day. Transfers completed after this Business Day cutoff period or performed on a non-Business Day will be posted on the next Business Day. In addition, if there are insufficient or uncollected funds in an account from which you are attempting to transfer funds the transfer may not be processed.

Balance Inquiries and Other Services

You may use NetTeller to conduct balance inquiries for designated Eligible Accounts. Your account balance will generally be current as of 8:00 p.m. CT the previous Business Day. Your account balance may not include transactions conducted on the day of your balance inquiry. Your account balance may show funds that have been credited to your Eligible Account, but are not yet available for withdrawal or advance. You may review the history of past transactions for designated Eligible Accounts for approximately 3 months.

You may also use NetTeller to obtain other services offered by the Bank from time to time. Such other services may include requesting copies of checks and account statements, ordering checks, establishing account alerts, and obtaining electronic account statements.

Privacy - Disclosure of Account Information

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

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us written permission.

Our policy regarding the disclosure of customer information relating to Consumer Accounts is also regulated by the terms and conditions listed in the Bank's privacy policy notice. By using NetTeller, you acknowledge that you have received, read and understood our privacy policy notice. If you have not read our privacy policy notice, please do so before accessing NetTeller. Our Privacy Policy is at www.decaturstatedebank.net

Fees

You agree to pay us all fees that are in effect from time to time. Such fees may include monthly fees as well as fees for each transaction. Fees are listed in Exhibit A, and may change from time to time in accordance with the provisions of this Agreement. Changes will become effective when you are notified by the mailing of the changes to your last known address on file with Bank.

Security

In order to access your accounts and utilize the features offered on NetTeller, you will need a Customer ID and Password. Initially, the Bank will assign you a Customer ID and Password, which you will be required to customize online the first time you access NetTeller. You agree to protect and keep confidential your Customer ID and Password and not to disclose these to any person not an Authorized Representative or otherwise not authorized by you to access your accounts or use the services offered on NetTeller on your behalf. If your Customer ID or Password is disclosed to any person or entity, whether or not such person or entity is an

Authorized Representative, you assume all risks and losses associated with the disclosure. You are encouraged to change passwords frequently to increase security. You must notify us immediately if you become aware that someone may attempt to use or has used NetTeller to access your accounts without your permission, or if you become aware that loss, theft, or unauthorized access to your Customer ID or Password has occurred. You will notify us by calling 1-479-752-3281 during the hours of 9:00 a.m. to 4:00 p.m. Monday through Friday or by sending us an e-mail to customerservice@decaturstatedebank.net. Additional security features regarding multi-factor authentication of users may be added at a future date as required by federal regulations or in our discretion. You agree to follow all security procedures that the Bank establishes with respect to NetTeller from time to time.

Data transferred via NetTeller is encrypted in an effort to provide transmission security, so that the electronic transmissions can be appropriately identified or authenticated. We will authenticate your NetTeller identity by means of a Customer ID and Password. You agree that electronic communications validated by these means will be given the same legal authority as written communications. Notwithstanding our efforts to insure that NetTeller is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic email, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers using NetTeller or regular e-mail transmitted to and from the Bank, will not be monitored or read by others. As a result, we will not send and we strongly suggest that you do not send us any confidential account information in the form of a personal email message to our

attention. You agree that these procedures provide a commercially reasonable degree of protection in light of your particular needs and circumstances.

For all other communications see our Privacy Policy at www.decaturstatabank.net and incorporated into this Agreement by reference.

Our Liability for Failure to Make a Transfer (Consumer Accounts Only)

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, when you have properly instructed us to do so, we will be liable to you for your losses or damages. We will NOT be liable, for instance:

If, through no fault of ours, you do not have enough money in your account to make a transfer.

If a legal order directs us to prohibit withdrawals from the account.

If your account is closed, or if it has been frozen.

If the transfer would cause your balance to go over the credit limit on your overdraft line or any other credit arrangement set up to cover overdrafts.

If you, or anyone authorized by you, commits any fraud or violates any law or regulation.

If you have not properly followed the on-screen instructions for using NetTeller.

If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our account agreement(s) with you.

Your Liability for Unauthorized Transfers and Error Resolution Procedures (Consumer Accounts Only)

Tell us AT ONCE if your Customer ID or Password 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 (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50.00 if someone used your Customer ID or Password without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Customer ID or Password, and we can prove we could have stopped someone from using your Customer ID or Password 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.

If you believe your Customer ID or Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

Telephone us at 1-479-752-3281 during business hours;

OR

Write us at:

Decatur State Bank

Attn: Bookkeeping

P.O. Box 38

Decatur AR 72722

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

You will get a monthly account statement unless there are no transfers in a particular month. In any, case you will get the statement at least quarterly.

In case of errors or questions about your transactions, call or write us at the telephone number or address listed below, as soon as you can:

Telephone us at 1-479-752-3281 during business hours;

OR

Write us at:

Decatur State Bank

P.O. Box 38

Decatur AR 72722

If you think your statement is wrong or if you need more information about a transaction listed on the statement, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appears. When you contact us, you must:

Tell us your name and account number.

Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us by telephone or electronic means (e-mail), we may require further that you send us your complaint in writing, along with your signature, within 10 business days after your initial notification. We will determine whether an error occurred within 10 business days after we hear from you, and will correct any error promptly. However, if we require more time to investigate your complaint or question, we may take up to 45 days to complete our review. If we decide to do this, we will provisionally credit your account within 10 business days 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 submit your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. We may rescind any provisional credit provided to you if we find an error did not occur.

Your Liability for Unauthorized Transfers (Commercial Accounts Only)

You are responsible for any and all transactions and activities involving your accounts even if you have not given that person or entity authority to conduct the transaction or activity. You agree that any transaction initiated using your Customer ID or Password or those of any of your Authorized Representatives will be conclusively presumed to be authorized by you, including any transaction or use you may subsequently contend was not authorized by you. You must notify us immediately if you become aware that someone may attempt to use or has used NetTeller to access your accounts without your permission, or if you become aware that loss, theft, or unauthorized access to your Customer ID or Password has occurred. You will notify us by calling 1-479-752-3281 during the hours of 9:00 a.m. to 5:00 p.m. Monday through Friday or by sending us an e-mail at customerservice@decaturstatebank.net

Loss of Data

You agree that, should your data be lost or destroyed as a result of your systems failure or interruption, you are responsible for all consequences resulting from such systems failure or interruption. You are responsible for verifying the accuracy and completeness of all transactions conducted through NetTeller including those affected by any system failure or interruption.

Our Obligation to Conduct Transactions

We are not obligated to conduct any transaction or instruction which does not comply with the terms and conditions of the Eligible Accounts. We may also refuse to honor any transaction we have reason to believe may not be authorized by you or any other party whose authorization may be necessary to effect the transaction. Nor will we honor any transaction, including that which involves funds subject to hold, dispute, or other restriction or legal process that we believe prevents their withdrawal or transfer. We will not honor any transaction or instruction that is in violation of any law, regulation, or Bank policy, procedure or practice. We will not honor any transaction or instruction that we have reasonable cause not to honor.

Links to Other Websites

NetTeller may contain links to other third-party websites. Unless noted on NetTeller, the Bank is not affiliated with, nor does the Bank sponsor or endorse, any of these sites, and provides such links solely for your convenience. Your use of these sites is at your own risk, and in no event shall Bank be responsible or liable for any information, content, products, services, practices or other materials on or available from or through such sites.

Indemnity

You agree to indemnify, defend, and hold us, our agents, subsidiaries, affiliates, officers, directors, employees, attorneys, and agents harmless from and against any and all claims, actions, proceedings, costs, damages, losses, liabilities, and expenses (including attorney fees and costs) arising out of or in connection with your access to and use of NetTeller, or submission of data, transactions, instructions, or information to us using NetTeller, breach of this Agreement, and/or violation of any applicable law or right of a third party.

Disclaimer of Warranties

You acknowledge that netteller could include technical or other mistakes, inaccuracies or typographical errors; and that netteller may become inoperable or otherwise unavailable for periods of time. References to third parties, their services and products, are provided "as is" without warranty of any kind, either express or implied.

Your use of netteller is at your own discretion and risk and with your agreement that you will be solely responsible for any damage to your computer system or loss of data that results from such activities. No advice or information obtained by you from bank, or through or from netteller, shall create any representation or warranty by bank.

Netteller is provided to you on an "as is" basis, without any representation or warranty of any kind or nature. Without limiting the foregoing, bank makes no representation, warranty, or guaranty as to the reliability, timeliness, quality, suitability, availability, accuracy or completeness of netteller, or that the use of netteller will be uninterrupted or error-free or operate in combination with any other hardware, software, systems or data.

All other conditions, representations and warranties, whether express, implied, statutory or otherwise, including, without limitation, any implied warranties of merchantability, or fitness for a particular purpose, are hereby disclaimed to the maximum extent permitted by applicable law by bank, its licensors and content providers.

Damages

Regardless of the form of action or theory of recovery, in no event shall bank, its licensors or content providers be liable or responsible to you in association with netteller, or your use thereof, for any: (a) indirect, consequential, incidental, special, punitive or exemplary damages, even if we or they are aware of the possibility of such damages; (b) lost profits, lost revenue, loss of data, lost expectancy, or business interruptions; and/or (c) direct damages in any amount in excess of the fees received by bank in connection with the applicable service and/or transaction(s). Any claim related to netteller must be initiated within one (1) year of the date you knew, or reasonably should have known, of the existence of such claim against bank.

Copyright and Trademark

The images, text, screens, and web pages appearing on NetTeller are owned by us, or others, and are protected by copyright laws. You agree not to copy, display, distribute, download, license, sub-license, modify, publish, repost, reproduce, reuse, sell, transmit, create a derivative work from or otherwise use for public or commercial purposes, the information and materials on the Site, without our express written permission. Unless otherwise noted, all other trademarks, service marks, and logos used on the NetTeller Site are the trademarks, service marks or logos of Bank, or others as indicated.

Choice of Law; Dispute Resolution; Jury Trial Waiver.

This Agreement shall be governed by the laws of the State of Arkansas (exclusive of its choice of law rules) and the federal laws of the U.S.A. The parties agree that any litigation arising between the parties in relation to this Agreement shall be initiated and maintained in the Circuit Court of the County of Benton, Arkansas, or the U.S. District Court for the Western District of Arkansas and the parties hereby irrevocably submit to the exclusive jurisdiction and venue of such courts.

The undersigned and bank acknowledge that the right to trial by jury is a constitutional one, but that it may be waived. Each party, after consulting or having had the opportunity to consult with counsel of their choice, knowingly and voluntarily, and for their mutual benefit, waives any right to trial by jury in the event of litigation regarding the performance or enforcement of, or in any way related to, this agreement.

Waiver

The failure of Bank to enforce any right or provision in the Agreement shall not constitute a waiver of such right or provision unless acknowledged and agreed to by Bank in writing. No waiver shall be implied from a failure of Bank to exercise a right or remedy. In addition, no waiver of Bank's right or remedy will affect the other provisions of the Agreement.

Modification

We reserve the right to change the terms and conditions of this Agreement, our Privacy Policy and the products, functions and services on NetTeller at any time in our sole discretion. We will notify you of the changes to the Agreement by mailing a notice describing the changes to your address on file with us at the time of the changes. Your continued use of NetTeller after you have been notified of any such changes signifies your agreement with these changes.

Termination

You may terminate your use of NetTeller at any time by notifying us at least thirty (30) Business Days before the date you want the service terminated. We may require you to put your request in writing.

We may terminate your use of NetTeller, in whole or in part, at any time without prior notice. Your access to NetTeller may be terminated automatically if your checking accounts are closed, or access to any of your accounts is restricted for any reason. Termination will not affect your liability or obligation under this Agreement, for transactions we have processed on your behalf.

Acknowledgment

My signing below I agree that all transactions, stop payments and bill payments are authorized by me using my username and password and therefore forfeit my right of signature.

Signature

Date

Netteller ID

Exhibit A

Fees

Consumer Accounts

NetTeller Online Banking

There are no fees for accessing your account(s) through NetTeller; we may, however, establish a schedule of service charges and fees for any transaction under this agreement at any time. Other fees, such as transaction limitation charges, NSF fees, or Stop Payment fees, may apply to services conducted through NetTeller. Please refer to the account disclosures that you received when you opened the account with us.

BillPay

There are no charges or fees for BillPay through NetTeller; we may, however, establish a schedule of service charges and fees for any transaction under this agreement at any time. Other fees, such as transaction limitation charges, NSF fees, or Stop Payment fees, may apply to services conducted through NetTeller. Please refer to the account disclosures that you received when you opened the account with us.

Commercial (Business) Accounts

NetTeller Online Banking

There are no fees for accessing your account(s) through NetTeller; we may, however, establish a schedule of service charges and fees for any transaction under this agreement at any time. Other fees, such as transaction limitation charges, NSF fees, or Stop Payment fees, may apply to services conducted through NetTeller. Please refer to the account disclosures that you received when you opened the account with us.

BillPay

There are no charges or fees for BillPay through NetTeller; we may, however, establish a schedule of service charges and fees for any transaction under this agreement at any time. Other fees, such as transaction limitation charges, NSF fees, or Stop Payment fees, may apply to services conducted through NetTeller. Please refer to the account disclosures that you received when you opened the account with us.