

RAVENSWOOD BANK

Electronic Services Agreement

Consumer Internet Banking (BETTI)

Please allow up to 10 business days for your account to be activated.

Introduction

This Internet Banking Agreement and Disclosure governs your use of Internet Banking. Throughout this document the Agreement and Disclosure will be referred to as "Agreement". By using this consumer-based Internet Banking product, you agree to all the terms of this Agreement. Please read it carefully and keep a copy for your records.

Definitions

You or Your - The person(s) subscribing to or using Internet Banking.

We, Us or Our - Refers to The Ravenswood Bank a.k.a. Ravenswood Bank, a sole subsidiary of CBR Holdings, Inc.

Business Day - Every day is a business day, except Saturdays, Sundays, and federal holidays. Bill payments are processed on all business days that both the Federal Reserve Bank and the U.S. Postal System are operating and open for business.

BETTI, eCom – This is our Internet Banking Product for Consumers. We may refer to this product under our brand name (BETTI – Bank Electronically Through The Internet, or as eCom, a brand name used by our data processor for this product.) This product consists of an online banking website that provides a complete array of financial services to our customers. We allow customers to access their data and obtain sixty (60) days of transaction detail.

Business Day Cut-Off - Our primary banking offices are located in Chicago, Illinois and we base our business day on the Central Time zone. For posting purposes, the bank will process all transactions completed by 2:00 p.m. on that business date. Transactions completed after 2:00 p.m., including transfers, will be processed on the following business day.

Privacy – Please review our privacy statement. We strive to ensure the security and privacy of your personal and financial information.

Application Process

Once you apply for our Internet Banking product, Bank personnel will verify the information you submitted for accuracy and authorization. We will notify you of the approval status and account activation.

Log On Security

Security is very important to the Internet Banking system. At the time you request the service; we will provide you with a unique "User ID". Once your application is processed, we will call you with a link and a temporary Password. The first time you successfully log in, you will be asked to select your own unique password. The password must be six (6) characters in length and it should contain both alpha and numeric characters. No special characters are allowed. Because your Password is used to access your accounts, you should hold it in confidence as you would any other sensitive personal data. You should select a unique password, something hard to guess. Keep your Password safe. Memorize your Password and never reveal it to anyone. We strongly suggest you consider changing your Password occasionally, such as every 90 days. This can be done at any time after you logged on from the "Options" menu. We will not assume liability if you reveal your password to others or fail to take reasonable measures to keep it secret from others. In addition to the security measures described above, there may be other security notices posted on the website regarding security issues. It is your responsibility to read all applicable notices. To help prevent unauthorized access and ensure the security of your accounts, we will end your online session if we have detected no activity for fifteen (15) minutes. This protects you in the event you accidentally leave your computer unattended after you log on. When you return to your computer, you will be prompted to re-enter your User ID and Password.

Accounts

You may request to access any personal account on which you are a signer or owner. If you desire services that allow you to initiate payments or transfers from the account, you will need the required withdrawal authority for the account to be able to complete the transaction. By using the service, you agree to maintain one or more accounts with us and to keep sufficient balances in any account to cover any transaction and fees that are ultimately approved by or related to the system. If the accounts added to the service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your User ID and Password remain authorized unless we have been notified to cancel the service.

“BETTI” Fees

The Internet Banking service is available to our customers at no monthly charge. The Bill Payment feature is an optional service for checking accounts. You must specifically request to have this service added. Fees, if any, will be disclosed at the time you apply.

Cancellation of Internet Banking

You may cancel this Internet Banking service at any time by providing us written notice. We may cancel, in whole or part without prior notice. You will remain responsible for all transactions approved by the system prior to the cancellation, and for any other fees associated with the service. In order to reinstate services, you must re-apply.

Balance Inquiries, Bill Payments and Transfer Limitations

You may use this Internet Banking product to inquire on the balance in any of your linked accounts and to transfer funds between these accounts. Check re-orders may also be placed on-line. Money Market Accounts are subject to Federal Reserve Regulation D, which permits no more than six debits or transfers (to include account transfers to satisfy overdrafts) per statement cycle to another account you maintain with us or to a third party. These transfers may be by means of preauthorized or automatic transfer or telephone agreement, but no more than three of the six may be by check, draft, debit card or similar order, payable to a third party. Chronic abuse of these limitations will force us to close your account and make you ineligible for the Internet Banking product. You may visit the bank to withdraw funds, ask us to mail you a check payable to you or withdraw money with your ATM card or your VISA Check (Debit) Card. These are not third party transactions and are not limited; however, normal transaction fees (if any) will apply. There are no limits to the number of transfers or bill payments from your Checking Account(s). Bill payment is a service available only to checking and money market deposit accounts. Balances shown in your accounts may include deposits subject to verification by us. The balance may also differ from your records due to deposits in progress, outstanding checks or other withdrawals, payments or charges. The balances are updated periodically and the system will display the most current "as of" date on the "Accounts" summary page. There may be situations that cause a delay in an update of your balances. The system will use the most current balance available at the time of a transaction to base our approval.

Special Information about Stop Payments

The system includes menu options that provide a means to securely forward your request to us for processing. You may initiate, renew or revoke a stop payment order in person or in writing. The stop payment order is not effective immediately upon receipt, but only after we have had a sufficient amount of time to make it binding. We consider a stop payment request initiated through our on-line banking service to be written request. A written stop payment order is effective for six months, but may be renewed by you upon request in writing. In order to place a stop payment order you must inform us of the exact amount of the item(s), the exact number of the check(s), the exact number of the account, and any other information we may require. We will not be responsible if you do not describe the check accurately. Also, to be effective, you must initiate the stop payment order, renewal or revocation before the item is presented to us, and you must give us a reasonable period of time after you give a stop payment order to act upon your request. You may also initiate a stop payment order for an electronic funds transfer. We must be notified orally or in writing at least three (3) business days before the scheduled date of the electronic funds transfer. If the notification is oral, you must send us written confirmation within fourteen (14) days of the oral notice. The stop payment order will only be valid for one payment. To stop all payments, you should follow the instructions given to you by your creditor for revoking authorization. You will be required to execute a written statement to revoke authorization or to stop an unauthorized payment. The Stop Payment feature is designed to submit a request to stop payment on checks you have written or electronic drafts that are deducted from your account. There may be additional fees associated with some of these services.

This service is not available to cancel the payments scheduled through the bill payment service, as defined herein. If you have a question regarding bill payment through **Classic BillPay-e™**, please call **(866) 816-1965**.

Bill Payment Service

It is easy to pay bills online using **Classic BillPay-e™**. Electronic payments are available as well as paper checks. We are able to process payments to payees that have a U.S. Postal address. We maintain a large vendor database of companies to make this process quick and easy. The monthly fee (if any) for the Bill Payment service will be generated on each User ID requesting the service and will be charged to the account designated at the time of the request. Although payments may be scheduled for the current business day or any date in the future at any time, they will only be processed once a day at our cut-off time: 2:00 p.m. Please see the Bill Paying Agreement and Disclosure for additional information.

Responsibilities

You must have available for your use and at your sole expense, computer and communications hardware and software compatible with eCom services. You will be responsible for maintaining the computer hardware and software in proper working condition and repair.

We will provide you with an Internet Address. Customer shall be responsible for maintaining security over such Internet Address.

You agree to assume complete responsibility over all codes, passwords and system access mechanisms relating hereto and to implement such security procedures and/or devices, as it deems necessary and appropriate to ensure the integrity of such codes, passwords and system access mechanisms.

The duties and responsibilities of the Bank under this Agreement are limited strictly to those described herein. We will use ordinary care in performing hereunder and will not be responsible for any loss sustained by you due to the utilization of eCom. Notwithstanding anything herein to the contrary, we shall not be liable for any losses or damages resulting from (a) the fraudulent, unauthorized or otherwise improper use of any identification code, password, systems access mechanism or facsimile machine assigned by the Bank or selected by Customer in connection with access via eCom Services; (b) any delay in the performance of or failure to perform responsibilities hereunder which are caused by an act of God, fire or other catastrophe, electrical, computer or facsimile machine failure, acts of, delays or failures to act by any carrier and/or agent operating between the Bank and you, the Customer, including without limitation breaks in Internet service on either end, or, without limiting the generality of the foregoing, any other cause beyond the Bank's control. Certain third party actions, such as actions by the Federal Reserve or other financial institutions, are excluded from the liability of the Bank.

We shall use reasonable efforts to provide appropriate information that may be modified from time to time in a prompt fashion. Nevertheless, we shall not be liable for temporary failure to provide timely information. In such event, Customer shall be responsible for availing itself of transactions through normal banking sources. In addition, the Bank shall not be liable for any inaccurate or incomplete information with respect to intraday transactions that have not been completely processed or posted to the Bank's system prior to being made available pursuant to eCom services. Customer acknowledges and agrees that it shall have no recourse to the Bank with respect to its use of such intraday information that is being provided solely for the convenience of Customer.

You agree to indemnify and hold the Bank and their respective officers and directors harmless from any claims, demands, expenses (including reasonable attorneys' fees), loss or damage arising out of the Bank's providing the services requested herein.

We will provide you with the specifications for computer hardware and software that the Bank has determined to be compatible with eCom. In the event that you choose to use computer hardware and/or software which is different in any respect from the specifications provided by the Bank, you agree that the Bank shall not be liable for any malfunction, inaccuracy or other failure of eCom services to operate as expected whether such failure results from changes made by the Bank to eCom services now or in the future, or for any other reason.

Notice of Your Rights and Liabilities

Tell us AT ONCE if you believe your User ID or Password have been compromised, lost, stolen or used without your authorization. You could lose all the money in your account plus any other funds available to you through your account. Telephoning us at the number listed below in the Errors and Questions section is the best way of limiting your possible loss. If you tell us within two business days, you can lose no more than \$50 if someone used your User ID and Password without your permission. If you do NOT tell us within two business days after you learn of the loss, theft or compromise of your User ID and Password and we can prove we could have stopped someone from using it without your permission if you had told us, you could lose as much as \$500. Also, tell us AT ONCE if your statement shows transfers that you did not make or authorize. If you do not tell us within 60 days after that 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 hospital stay, kept you from telling us, your liability cannot exceed \$50.

Errors and Questions

In cases of errors or questions concerning transactions completed with Internet Banking, do one of the following, as soon as possible:

**Ravenswood Bank
2300 W. Lawrence Avenue
Chicago, Illinois 60625
(773) 907- 8100**

Attention: Electronic Banking

We must hear from you within 60 days after we sent you the first statement or notification in which the error or problem appeared. Please include the following information:

- Name
- Account Number and your User ID (NOT your Password)
- Tell us why you think there has been an error. Please be specific. Include any reference numbers or descriptive language shown on the statement or receipt that will help us identify the transaction.
- Also tell us the amount of the suspected error

For a Bill Pay error tell us:

- Account number used to pay the bill
- Payee name
- Date the payment was sent
- Confirmation number
- Payment amount
- Payee account number for the payment in question

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. We may take up to 20 business days if the transfer involved a new account. (An account is considered new for 30 days after the first deposit is made, if you are a new customer.) If we need more time, however, we may take up to 45 days (90 days if the transfer was not initiated within a state, or was a point-of-sale debit card transaction or involved a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 put your complaint or question in writing and we do not receive it within 10 business days (20 business days if the transfer involved a new account), we may not credit your account. We will notify you of the results of our investigation within 3 business days after it is finished. If we believe there was no error, we will notify you in writing. You may ask for copies of documents that we used in our investigation. You will be liable to us for any amounts credited pending our investigation.

Disclosure of Account Information to Third Parties

Information to third parties about your account(s) or the transaction(s) you make will only be disclosed if at least one of the following applies:

- It is necessary to complete a transaction.
- To verify the existence and condition of your account to a third party such as a credit bureau or merchant.
- To comply with a governmental agency or court order.
- If you give us written permission.
- To collect information for internal use, the use of our service providers, and our servicing agents and contractors concerning our electronic funds transfer service.
- It involves a claim by or against our Bank concerning a withdrawal from or deposit to your account.
- Where otherwise required or permitted under state or federal laws and/or regulations.

No Signature Requirements

When any payment or other online service generates items to be charged to your account, you agree that we may debit the designated account, or the account on which the item is drawn, without requiring your signature on the item and without any notice to you.

Virus Protection

We are not responsible for any electronic virus that you may encounter. We encourage our customers to routinely scan their PC and diskettes using a reliable virus product to detect and remove any viruses. Undetected viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus and infect other computers.

Termination

You may terminate the use of Internet Banking by contacting us in writing by mail, email sent through the Internet Banking website, or personal delivery to us. If your account is closed or restricted for any reason, Internet Banking accessibility will terminate.

Governing Law

THIS AGREEMENT SHALL BE GOVERNED BY THE LAWS OF THE UNITED STATES AND BY THE INTERNAL LAWS OF THE STATE OF ILLINOIS TO THE EXTENT APPLICABLE AND BY REGULATIONS OF ANY GOVERNMENTAL AGENCY HAVING JURISDICTION OVER US.

A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

Assignment

You may not assign this Agreement to any other party. We may assign or delegate, in part or whole, to any third party.

Amendments

Unless applicable law requires otherwise, we may amend this Agreement at any time by notice mailed to you at your last address known to us or by secure message, to be effective not less than 30 days after the date mailed. If you do not want to be bound by the amendment you have the right to terminate the Internet banking service. Either you or we may terminate this Agreement at any time without notice to the other. This Agreement will continue to govern matters relating to your Account whether such matters arise before or after termination.

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 the Service or the use thereof or arising in any way out of the installation, use or maintenance of the Software.

Entire Agreement

This Agreement supplements any other agreements or disclosures related to your account(s). In the event of a dispute regarding your Account, we will try to resolve this disagreement with you by looking to this Agreement. If there is a conflict between a statement made by one of our employees and the terms of this Agreement, the terms of this Agreement will control. In the event of any disagreement hereunder or if conflicting demands or notices are made upon us relating to this Agreement, we may at our discretion, refuse to comply with any claims or demands, or refuse to take any other action hereunder with regard to the subject matter of dispute so long as such dispute continues, and we may, at our discretion, pay the balance of the Account into the Registry of the Court for a judicial determination, and the parties with conflicting claims agree to pay our court costs and attorney's fees and, in any such event, we shall not become liable to any person for failure or refusal to act or for the dishonor or refusal of any items presented for payment. For the purposes of this paragraph, this Agreement shall include any written agreement between you and us relating to electronic funds transfer, to the extent such agreement relates to an Account subject to this Agreement.

Your use of the Internet Banking is considered your acceptance of these terms and conditions.

Name _____ Signature _____

Name _____ Signature _____

Name _____ Signature _____

Name _____ Signature _____