

4. SERVICE AGREEMENT (MUST BE SIGNED)

By signing below I acknowledge that I hereby: 1) request to be enrolled in City State Bank's Online Banking Service and that such services will be linked to my accounts as indicated above; 2) understand that the provision of Online Banking services is in City State Bank's sole discretion; 3) authorize City State Bank to issue a temporary password on my behalf which I will be required to change to a private password the first time I log into the system; 4) agree to read and accept the terms and conditions of the online banking agreement which will appear upon first log in to the system; 5) acknowledge that I have read and received a copy of the Electronic Funds Transfer Act disclosure; 6) agree to be legally bound by the terms and conditions of these agreements, as well as any amended changes made from time to time; 7) agree to notify City State Bank of any changes to my e-mail address; 8) understand that account security and access for Online Banking is controlled by the NetTeller ID assigned to me by the bank and the NetTeller Personal Identification Number (PIN) chosen by me; 9) agree to protect my NetTeller ID and NetTeller PIN and to hold the bank harmless from any unauthorized use; and 10) authorize City State Bank to honor all transactions using my NetTeller ID and NetTeller PIN.

Notice: If more than one person signs below, each person will have full access to all of the accounts listed in the Account Information section of this form. Each person signing below understands and acknowledges that fact and expressly assumes all risk in connection with such access. City State Bank will have no liability whatsoever for any cost, losses or damages arising directly or indirectly out of such access.

Account Holder Signature/Authorized Signer

Date

Joint Account Holder Signature/Authorized Signer

Date