

CorpLink Internet Banking Service Agreement

This CorpLink Internet Banking Service Agreement ("Agreement"), which includes the Enrollment Form, is a contract which establishes the rules which cover your electronic access to your accounts at Security First Bank ("Bank") through the CorpLink Internet Banking System ("CorpLink"). By using CorpLink, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Bank accounts as well as your other agreements with the Bank, such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Nebraska (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with the Enrollment Form and Fee Schedule, constitutes the entire agreement between you and Bank with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

1. **Definitions** - As used in this Agreement, the words "we", "our", "us" and "Bank" mean BANK. "You" and "your" refer to the "ACCOUNT HOLDER" authorized by Bank to use CorpLink under this Agreement and anyone else authorized by that accountholder to exercise control over the accountholder's funds through CorpLink. "Account" or "accounts" means your accounts at Bank. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your Bank accounts using CorpLink. "CorpLink Services" means the services provided pursuant to this Agreement. "Business days" means Monday through Friday. Holidays are not included.
2. **Access** - To use CorpLink, you must utilize some financial service offered by the Bank, acquire the computer hardware and software required to access CorpLink and access to Internet service. Once we have received your signed Enrollment Form, and verified your account information, we will send you, either by e-mail or by postal mail, confirmation of our acceptance of your enrollment, along with your assigned log-in ID and temporary password. CorpLink can be used to access only the Bank accounts which you have designated for access by CorpLink in your Enrollment Form. You can add or delete any of your Bank accounts from this Agreement by supplying, in writing, the account numbers you wish to add or delete. Access to your accounts through CorpLink will be based upon the authority levels established by your Security Administrator and risk profile. You are required to select a Security Administrator who will be responsible for establishing users and maintaining user access rights. We undertake no obligation to monitor access rights established by you or to monitor transactions through CorpLink to determine that they are made on behalf of the accountholder.
3. **CorpLink Services** - You can use CorpLink to check the balance of your Bank accounts, view Bank account histories, transfer funds between your Bank accounts, order checks, make stop payment requests, view checks, and originate Automated Clearing House (ACH) transactions. Balance and activity information are available as of the previous business day.
4. **Authentication** - CorpLink utilizes a layered security authentication model to validate you as a user to your accounts and to also validate you are on the CorpLink website. A layered approach is meant to mitigate potential security threats but does not ensure mutual authentication.
 - A. **Username** - Every CorpLink Account can have multiple users from your Organization. It is highly recommended that all individuals have their own corresponding Username and do NOT share credentials. The unique username will be used for authentication and to determine the accounts and activities that can be performed within CorpLink.
 - B. **Password** - For security purposes, you are required to change your password upon your initial login to CorpLink. You determine what password you will use that meets the SFB CorpLink Password Complexity Requirements (listed below). Your password is encrypted and SFB does not have the ability to retrieve your password. You agree that we are authorized to act on instructions received under your password via CorpLink. You accept the responsibility for the confidentiality and security of your password. CorpLink passwords are required to be changed every 4 months. Upon three (3) unsuccessful attempts to use your password, your access to CorpLink will be revoked. To re-establish your authorization to use CorpLink, you must contact Security First Bank to obtain a new temporary password.

Password Requirements: 6-16 Characters, 2 Numbers, 2 Alpha, 1 Upper, 1 Lower

- C. **Machine Forensics and Multi-Factor Authentication** - As part of the layered security model, CorpLink will perform a scan of any device/computer that utilizes a CorpLink Username. The security scan looks for and identifies individual cookies that have been registered to this device for the username that was input. If the device is a new device or has not been registered you will be required to request and enter an emailed One Time Password (OTP). The OTP will be sent to the email address located in your CorpLink username record. Upon receipt and input of the OTP you will be given the option to Register the device/computer. Registering the device/computer will forgo the need to request an OTP the next time that you sign in. SFB highly recommends only registering devices/computers that are the primary access point for your organizations CorpLink activities and that you have security controls over. SFB recommends to never register public computers or kiosks and to be cautious of registering devices over public internet infrastructure. Current browser technology, browser security permissions and browser updates may prevent registering of devices. Browser updates may also "un-register" devices and force users to request an OTP. SFB does not guarantee that registering device will prevent users from having to request an OTP, users are responsible for understanding their device/computer setup and the security controls that are available and implemented.
 - a. **PassImage and PassPhrase** - The first time a CorpLink user logs in they will be prompted to choose a PassImage and Input a corresponding PassPhrase. The combination is utilized for mutual authentication and is unique to each user. After selecting a PassImage and PassPhrase on subsequent log-ins to CorpLink the Image and Phrase will be displayed above the Password field. You should always validate that your PassImage and Passphrase are displayed. They provide a tool for you to validate that you are indeed signing in to CorpLink and that the site has not been re-directed or hi-jacked.
- D. **Hours of Access** - You can use CorpLink seven days a week, twenty-four hours a day, although some or all CorpLink services may not be available occasionally due to emergency or scheduled CorpLink maintenance. Each User\Username has time of day controls that can be

implemented. Security First Bank highly encourages to limit hours of access to known standard access times to help mitigate potential security risk.

E. **Token Based OTP** - CorpLink customers who submit ACH files have an additional required layer of security within CorpLink. ACH file customers will be issued and sent a unique OTP Token. OTP Tokens are utilized at the time of file submission through ACH Manager. Prior to submitting a file the user will be prompted for a OTP. The user will be required to press a button on the token which will generate a random eight (8) digit number which should then be input on the screen.

5. **Security** - You understand the importance of your role in preventing misuse of your accounts through CorpLink and you agree to promptly examine your statement for each of your Bank accounts as soon as you receive it either in paper form or electronically. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via CorpLink is encrypted in an effort to provide transmission security and CorpLink utilizes identification technology to verify that the sender and receiver of CorpLink transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the CorpLink is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Bank CorpLink, or e-mail transmitted to and from us, will not be monitored or read by others. You agree to monitor your users, and are solely responsible for the safety and security of your computer and networked resources.

6. **Fees and Charges** - You agree to pay the fees and charges for your use of CorpLink Services as set forth in the current fee schedule shown below. You agree that all such fees and charges will be deducted from the Bank checking account designated as the "Primary Checking Account" on your Enrollment Form. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of CorpLink.

FEE SCHEDULE

Service Description	Transaction Fee	Fixed Monthly Fee
Recurring Wire Transfer Fee	\$7.00	
ACH File Origination Fees		\$15.00
First 50 transactions		
51 thru 200 transactions	\$0.20	
Over 200 transactions	\$0.10	
File Error Correction/Reprocess *If the correction can only be made by wiring the funds, the wire fee will be \$15.00 per wire.	\$100 plus \$5 per record in file	

7. **Balance Reporting** – Bank shall provide you, subject to the terms and conditions contained in the Agreement, with the service(s) that you requested as specified on the Enrollment Form which is made a part of this Agreement. Bank shall provide prior day and memo post balance and transaction information on your Bank account(s). Bank shall not be responsible for the accuracy and timeliness of the delivery of any information furnished to the CorpLink by other reporting Banks.

8. **Book Transfer** – You agree that given the size, type and frequency of the intra-Bank transfers, which you intend to make, the following procedures are commercially reasonable. You agree that Bank may solely rely on these procedures to verify the authenticity of your transfer requests. You agree to be bound by any transfer requested in its name and which is in compliance with such procedures whether actually authorized or not. The procedures are as follows:

A. You are responsible for the input and verification of all information into CorpLink. Bank shall have no responsibility to determine the accuracy of such information. Should there be any conflict between account number and account name, the account number shall prevail. Bank shall be entitled to rely upon any book transfer request reasonably believed by Bank to have been input by you or your authorized users specified in the Enrollment Form.

B. Bank cut-off time for book transfer requests is 4:00 p.m. MST, after which time such requests will be processed the next business day.

C. Bank may, in its sole discretion, reject any transfer request if there are insufficient Available Collected Balances in your authorized account(s) as specified on your Enrollment Form; or the transfer request (1) is not authenticated to Bank's satisfaction or which Bank, in good faith, believes may not be authorized by you; (2) contains incorrect, incomplete or ambiguous information; or (3) involves funds subject to a lien, hold, dispute or legal process which prevents their withdrawal. Bank shall incur no liability for any loss to you or to any third person occasioned by Bank's refusal to make such transfer.

D. Bank shall not be responsible for any loss or liability arising from: Your negligence or breach of this Agreement; any ambiguity or inaccuracy in any book transfer request or in the information set forth in this Agreement given to Bank by you; or from any error, failure or delay in the execution of a book transfer, including without limitation any inoperability of computer or communication facilities, or other circumstances beyond the Bank's reasonable control.

E. Types of Transfers:

- a. Transfer funds between your deposit accounts.
- b. Transfer funds between your deposit accounts and loan accounts.

F. **LIMITATIONS** – With a Savings account and Money Market account you may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including date transmission) agreement, order or instruction. Three

(3) of these transfers may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds being held until the hold expires.

9. Posting of Transfers - Transfers initiated through CorpLink before 4:00 p.m. MST on a business day (defined as Monday through Friday, holidays not included) are posted to your account the same day. Transfers completed after 4:00 p.m. MST on a business day, Saturday, Sunday or Banking holiday, will be posted on the next business day.
10. Overdrafts (Order of Payments, Transfers, and other Withdrawals) - If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:
 - A. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
 - B. Electronic fund transfers initiated through CorpLink which would result in an overdraft of your account may, at our discretion, be canceled;
 - C. In the event the electronic fund transfers initiated through CorpLink which would result in an overdraft of your account are not canceled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.
11. Stop-Payment Requests – CorpLink allows you to: (1) place a stop payment order request of up to six (6) months in duration; (2) cancel an existing stop payment order; or (3) determine the paid status of a check. Any stop payment placed on the CorpLink shall automatically expire at the time designated by you – not to exceed six (6) months from date of the placement of the stop payment order by you.
 - A. You agree to indemnify Bank against any loss for the amount of said check and all expenses, costs and consequential damages, if any, incurred by Bank because of refusing payment pursuant to your stop payment order. You agree not to hold Bank liable on account of payment contrary to your stop payment order if same occurs through inadvertence, accident or oversight, or if by reason of such payment other items drawn by the undersigned are returned insufficient. You agree that any stop payment placed on any check issued on your accounts designated on the Enrollment Form may be relied upon by Bank to have been placed by an agent of you duly authorized to place the stop payment, and Bank shall have no duty or obligation to verify either the authenticity of the stop payment order request or the authority of the person placing it.
 - B. Stopping the payment of a check is different from the cancellation of a bill payment. Once the bill payment has been debited from your account, you CANNOT cancel or stop a bill payment.
 - C. You may initiate stop-payment requests online via CorpLink for paper checks you have written (non-electronically) on your Bank accounts. To be effective, this type of stop-payment request must precisely identify the account number, name of the payee, the check number, the amount, the date of the check, and the reason for stop payment. Bank shall have no responsibility to determine the accuracy of such information.
 - D. If you make your stop-payment request online or by telephone, we may also require you to put your request in the form of a paper writing and get it to us within 14 days after you call. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.
 - E. **PREAUTHORIZED ELECTRONIC FUND TRANSFERS** – Right to Stop Payment and procedures for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at 877-747-3139 or 605-718-8070, or write us at 1540 Samco Road, Suite B, Rapid City, SD 57702, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.
12. Wire Transfer Requests – You and your authorized representatives listed on the Enrollment Form desire to originate the wire transfer of funds in accordance with the terms of this Agreement, and the Bank is willing to act as your originating and receiving Bank for that purpose, but only with respect to those payment orders of you which the Bank originates and accepts. Terms used in this Agreement shall have the meanings provided in the Nebraska Uniform Commercial Code.
 - A. Purpose and Scope. You represent and warrant to the Bank that the account(s) listed on the Enrollment Form are, and during the term of this Agreement will be, maintained primarily for business, and not for personal, family or household purposes. You shall maintain at all times during the term of this Agreement a balance of immediately available funds in these account(s) sufficient to meet your payment obligations under this Agreement. The Bank may, without prior notice or demand, obtain payment of any amount due and payable to the Bank under this Agreement by debiting any or all of the account(s). In the event there are not sufficient funds available in the account(s) to meet your payment obligations under this Agreement, in order to obtain payment of such obligations, the Bank shall be entitled to debit any account maintained by you with the Bank or any affiliate of the Bank and/or shall be entitled to set off the amount of such obligations against any amount the Bank owes to you.
 - B. Verification of Payment Order. The Bank may take any action in an attempt to verify that a payment order (or request for cancellation of a payment order) which the Bank receives from you is that of you, or in order to detect error in the transmission or the content of a payment order (or request). The Bank shall not be liable for failing to take or correctly perform such additional actions.
 - C. Transmittal. All payment orders from you must be received by the Bank on a business day by 1:00 p.m. MST. Payment orders shall be deemed received by the Bank only when received in compliance with this Agreement. If payment order from you is received by the Bank after the cut-off time on a business day, such payment order shall be treated as being received by the Bank at the opening of the Bank's next business day.
 - D. Inconsistency of Name and Number. If a payment order describes an intermediary Bank or a beneficiary's Bank inconsistently by name and number, execution of such payment order might be made by the Bank based solely upon the number, even if the number identifies a Bank different from the named Bank or identifies a person who is not a Bank, and your obligations for the payment order as provided in this agreement shall not be excused in such circumstances.

If a payment order describes a beneficiary inconsistently by name and account number, payment of such payment order might be made by the beneficiary's Bank based solely upon the account number, even if the account number identifies a person different from the named beneficiary, and your obligations for the payment order as provided in this Agreement shall not be excused in such circumstances.

- E. Execution. The Bank shall process orders received from you based solely upon information received from you. Bank shall execute each payment order received from you by issuing and transmitting to the Federal Reserve Bank, on the execution date, a corresponding payment order which complies with and is intended to carry out the payment order received from you.

Bank shall have no duty or obligation to process, execute on such execution date, or otherwise accept any payment order from you which the Bank receives after the cut-off time, or which does not otherwise comply strictly with this Agreement and with applicable law. Nonetheless, if the Bank receives a payment order or that payment order be delayed longer than the next business day after the execution date, shall execute such payment order on the Bank's next business day after the execution date.

- F. Rejection of Payment Orders by Bank. The Bank shall reject any payment order it receives from the Customer which does not comply with the requirements set forth in this Agreement, or which contains an execution date more than fourteen (14) days after the day such payment order is received by the Bank. Except as expressly prohibited by law, the Bank, in its sole and absolute discretion, shall have the right to reject any payment order it receives from you if such payment order does not comply strictly with the other requirements set forth in this Agreement or if you fail to comply with its account balance obligations set forth in this Agreement.

Bank shall promptly notify you by telephone, by electronic transmission, or by United States mail, any one of which shall be considered commercially reasonable, of the Bank's rejection of a payment order and the reason for such rejection no later than the execution date or the payment date. Rejection shall be effective when such notice is given.

- G. Cancellation or Amendment. You shall have no right to cancel or amend any payment order after such payment order has been received by the Bank. However, the Bank shall use reasonable efforts to act on a request by you to cancel a payment order, whether prior to or after the Bank's acceptance of such payment order, provided such request for cancellation is transmitted to the Bank and complies strictly with this Agreement. In no event shall the Bank be liable if such cancellation is not effected.

- H. Rejection of Payment Orders. If the Bank receives notice that a payment order issued and transmitted by the Bank to the Federal Reserve Bank to carry out a payment order from you is rejected, the Bank shall notify you by telephone, electronic transmission, or by United States mail, either of which shall be considered commercially reasonable, of such rejection. Such notice shall identify the rejected payment order, state the date on which the Bank received notice of such rejection, and state any reason given for such rejection. Except for a payment order transmitted by you in accordance with this Agreement, the Bank shall have no obligation to retransmit a rejected payment order if the Bank complied with this Agreement with respect to the original payment order.

- I. Payment. At the time the Bank executes a payment order from you, you shall pay the Bank, with immediately available funds on deposit in an Authorized Account listed on the Enrollment Form, the amount of such payment order. If you fail to pay for a payment order in accordance with this Agreement, the Bank shall be entitled to process and transmit a request for cancellation of the payment order which the Bank processed and transmitted to carry out your payment order. This right to process and transmit a request for cancellation is not exclusive, but rather is in addition to all other legal and equitable rights and remedies to which the Bank is entitled.

- J. Reconciliation. All payment orders executed debited and credited to the appropriate accounts by the Bank under this Agreement will be reflected on your periodic statements issued by the Bank with respect to the Authorized Accounts listed on the Enrollment Form. You shall notify the Bank promptly of any discrepancy concerning any payment order. If you fail to notify the Bank of any such discrepancy within fourteen (14) days after you receive, whether in a periodic statement or otherwise, sufficient information to detect such discrepancy, the Bank shall not be liable for, and you shall indemnify and hold harmless from any loss of interest with respect to any such payment order and other loss which could have been avoided had you given such notice. If you fail to notify the Bank of any such discrepancy within three (3) months after you receive, whether in a periodic statement or otherwise, sufficient information to detect such discrepancy, you shall be precluded from asserting such discrepancy against the Bank.

- K. Representations and Warranties. In addition to the other representatives and warranties contained in this Agreement, you represent and warrant to the Bank that (a) all payment orders transmitted by you to the Bank are limited to those types of payment orders described in this Agreement; and (b) you shall be bound by and comply with all applicable laws, rules and regulations.

13. Automated Clearing House Requests - You and your authorized representatives listed on the Enrollment Form desire to originate Automated Clearing House (ACH) transactions (referred to herein as "Entries") through Financial Institution for deposit or withdrawal of funds to and from the accounts of your certain customers and other parties ("Customers") maintained at the Bank and other Participating Institutions ("Accounts").

- A. Rules. You shall comply with the Operating Rules of Corplink, the Operating Rules of the National Automated Clearing House Association ("NACHA"), and the rules of the Federal Reserve Bank ("Federal Reserve") in existence as of the date of this Agreement and as amended from time to time (herein collectively referred to as the "Rules"). The terms of this Agreement shall in no way limit your obligation of complying with the Rules. Unless otherwise defined herein, capitalized terms shall have the meanings provided in the Rules. The term "Entries" shall have the meaning provided in the Rules and shall also mean (i) the data received from Company hereunder from which the Bank prepares Entries, and any request from you for reversal of an Entry.

- B. Delivery Requirements. All Entries shall be delivered by you to the Bank through Corplink must be initiated at least one (1) business day prior to transaction effective date. Entries received by the Bank from you before 1:00 p.m. MST will be processed by the Bank the same day they are received. Entries received by the Bank from you after 1:00 p.m. MST will be processed before the close of business on the next business day. To fully complete the transaction, Entries must also be processed by the Receiving Depository Financial Institution (RDFI) over which the Bank has no control. The Bank cannot and does not guarantee the date a transaction will be completed. To increase the likelihood that Entries will be fully completed by desired effective date, Entries need to be delivered to the Bank no less than two (2) business Banking days prior to effective date.

- C. Security Procedures. The Bank's Security Procedures may include a telephone call to your authorized representatives listed on the Enrollment Form to verify an ACH Entry that has been submitted if the transaction exceeds daily and/or monthly limits. Your authorized contact will be asked by the Bank for debit and credit dollar totals as well as Entry counts. Failure by your authorized contact to verify this Entry information may result in a processing delay.

As part of the layered security to protect against the origination of unauthorized ACH files, and to facilitate recovery in the event of an unauthorized origination, an e-mail may be generated with each originated ACH file and sent to your Senior Administrator designated in the contract. In order for this security provision to be effective, you are required to adhere to the following: maintain a valid, updated, current e-mail address in our records for receipt of these emails and to monitor these e-mails to validate files that have been submitted from your accounts.

You are strictly and solely responsible to establish and maintain procedures to safeguard against unauthorized transmissions of Entries. You warrant that no individual will be allowed to initiate transfers in the absence of proper supervision and safeguards, and agree to take reasonable steps to maintain the confidentiality of the Security Procedures and of any passwords, codes, security devices and related instructions provided by the Bank in connection with the Security Procedures. If you believe or suspect that any such information or instructions are known or have been accessed by unauthorized persons, you shall notify the Bank immediately.

We recommend the transmission of ACH files be done by 2 employees, one to create and initiate the ACH File and a second to approve and submit the ACH File for processing.

- D. Transfer Limits. You agree not to exceed the total file or monthly dollar limits for the aggregate amount of all payment orders received by the Bank and in process of settlement. Payment orders greater than the total file or monthly dollar limits established will be processed upon the Bank's validation of the file with confirmation from your authorized representative listed on the Enrollment Form. Processing delays may result if the Bank is unable to perform this validation.
- E. Customer Authorizations and Record Retention. Before the initiation by you of the first Entry to or from a Customer's Account, you shall obtain from such Customer an authorization to initiate one or more Entries to or from the Customer's Account, which authorization shall comply with the Rules. You shall provide Customer with a copy of such authorization. Each Entry thereafter shall be made pursuant to such authorization, and no Entry shall be initiated by you after such authorization has been revoked or the arrangement between you and such Customer has terminated. You shall retain Customer authorizations for two (2) years after they have terminated and other documents related to Entries for a period of two (2) years. You shall immediately furnish such authorizations and documents to the Bank upon the Bank's request.
- F. Prenotification. You may deliver a prenotification prescribed by the Rules to the Bank to be transmitted to the Participating Institution at which the Customer's Account is held ("RDFI") within the time limits set forth in the Rules. If you have received notice that such prenotification has been rejected by the RDFI within the prescribed period, you shall not initiate any corresponding Entry until the cause for rejection has been corrected and another prenotification has been submitted to, and accepted by, the RDFI in accordance with the Rules.
- G. Cancellation and Amendment of Entries; Reversals. You shall have no right to cancel or amend an Entry after it is delivered to the Bank. The Bank, however, shall use reasonable efforts to act on a request by you for reversal of an Entry file pursuant to the Rules; provided, however, that the Bank shall not be liable for interest or losses if such reversal is not effected. Any request by you for reversal of an Entry must comply with the Delivery Requirements and the Security Procedures. You shall reimburse the Bank for any expenses, losses, or damages the Bank may incur in effecting or attempting to affect your request for the reversal of an Entry.
- H. Rejection of Entries. The Bank may reject any Entry for any reason, and shall notify you of such rejection by telephone, electronic transmission, or by United States mail, either of which shall be considered commercially reasonable. The Bank shall not be liable to you for the rejection of any Entry, for your non-receipt of a notice given to you, or for the failure to give notice of rejection at an earlier time than provided for herein. The Bank shall not be required to pay you interest on a rejected Entry for the period from rejection to the Entry to your receipt of the notice of rejection.
- I. Notice of Returned Entries. The Bank shall notify you by telephone, electronic transmission, or by United States mail, either of which shall be considered commercially reasonable, of the receipt of an Entry returned by the ACH to the Bank. The Bank shall have no obligation to re-execute a returned Entry.
- J. Unauthorized Entries. An Entry delivered to the Bank that purports to have been transmitted or authorized by you shall be effective as your Entry as provided herein even if Entry was not in fact authorized by you, provided the Bank has accepted the Entry in compliance with the Security Procedures with respect to such Entry.
- K. Authorized Entries. If an Entry received by the Bank was transmitted or authorized by you, it shall be effective as your Entry as provided herein, even if the Bank did not comply with the Security Procedures with respect to that Entry and even if that Entry was erroneous in any respect or such error would have been detected if the Bank had complied with the Security Procedures.
- L. Inconsistent Entries. You acknowledge and agree that (i) if any Entry describes the Receiver inconsistently by name and account number, payment or receipt of the Entry transmitted to or from the Bank to an RDFI may be made by RDFI on the basis of the account number even if it identifies a person different from the named Receiver, and that your obligations to pay or return the amount of the Entry to the Bank is not excused in such circumstances, and (ii) if an Entry describes the RDFI inconsistently by name and identifying number, payment or receipt of the Entry may be made by the RDFI on the basis of the account number even if it identifies an RDFI different from the named RDFI, and that your obligation to pay the amount of the entry to the Bank is not excused in such circumstances.
- M. Provisional Payment. You represent to the Bank and agree that it shall be bound by the provision of the Rules making or receiving payment of an Entry by the RDFI to or from a Receiver provisional until receipt by the RDFI of final settlement for such Entry, and specifically acknowledges that it has received notice of that Rule and of the fact that, if such settlement is not received, the RDFI shall be entitled to a refund from the Receiver of the amount credited and you shall not be deemed to have paid or been paid by the Receiver the amount of the Entry.
- N. Your Account. You shall at all times maintain sufficient available funds in a deposit account you shall maintain at the Bank ("Account") to pay the amount of all Entries, fees and other amounts that you are obligated to pay the Bank under this Agreement. The Bank in its sole discretion may require you to have sufficient available funds in the Account to cover the amount of an Entry prior to the Bank's transmittal of such Entry to an ACH or the Bank's crediting or debiting of a Receiver's account in the amount of an On-Us Entry. In the absence of such a requirement, you shall be obligated to have such available funds in the Account at such time on the Settlement Date with respect to such Entry, or in the case of an On-Us Entry, the date of crediting or debiting the Receiver's account, as the Bank, in its discretion, may

determine. The Bank may, without prior notice or demand, obtain payment of any amount due and payable to it under this Agreement by debiting the Account, and may credit the Account for any amount to which you are entitled under this Agreement. If there are insufficient funds available in the Account to pay amounts you owe the Bank under this Agreement, you shall pay any amounts due immediately upon demand, and you agree that the Bank may debit any account maintained by you with the Bank or that the Bank may set off against any amount it owes to you, in order to obtain payment of your obligations.

- O. Notices and Statements. The Bank is not required to and will not provide you or your or Customers with notice of receipt or the Bank's transmittal, or crediting or debiting of Entries. Entries and other debits and credits to the Account will only be reflected on the periodic statement for the Account. You shall notify the Bank of any unauthorized or erroneous Entries or any other discrepancy or error on the periodic statement within fourteen (14) calendar days of receipt of the statement, after which the statement will be conclusively presumed to be correct. The Bank shall not be liable for any interest or losses resulting from your failure to give such notice.
 - P. Credit Review. You are subject to satisfactory credit review by the Bank from time to time, at the Bank's sole option and discretion, and in accordance with the Bank's established credit criteria. You shall, upon the Bank's request, provide to the Bank any such credit-related information and assistance as the Bank may require to perform any such review. Failure of you to meet such standards in the sole discretion of the Bank or to provide such information or assistance when requested shall constitute a breach of this Agreement and shall permit the Bank to terminate this Agreement.
 - Q. Audit. The Bank has the right to audit your compliance with the Rules, U.S. law and our policies.
 - R. Termination. The Bank reserves the right to suspend or terminate this Agreement immediately upon providing written notice of such termination to you. Any termination of the Agreement shall not affect any of our rights or your obligations with respect to entries transmitted prior to such termination, or your payment obligations with respect to services performed by us prior to termination. You may terminate the agreement with written notice. Such termination shall be effective on the business day following the day of our receipt of written notice of such termination or such later date as is specified in that notice.
14. Disclosure of Account Information and Transfers - You understand information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to CorpLink. You agree and hereby authorize all of these transfers of information.
15. Confidentiality – We will disclose information to third parties about your account or the transfers you make:
- A. Where it is necessary for completing transfers;
 - B. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
 - C. In order to comply with government agency or court orders, or
 - D. If you give us your written permission.
16. Periodic Statements - You will not receive a separate CorpLink statement. Transfers to and from your accounts using CorpLink will appear on the respective periodic statements for your Bank accounts.
17. Change in Terms - We may change any term of this Agreement at any time. If the change would result in increased fees for any CorpLink service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer CorpLink. We will post any required notice of the change in terms on the Bank System web site or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject CorpLink Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.
18. Liability for Failure to Make a Transfer - We will NOT be liable for failure to make a transfer in the following instances:
- A. If, through no fault of ours, you do not have enough money in your account to make a transfer.
 - B. If a legal order directs us to prohibit withdrawals from the account.
 - C. If your account is closed, or if it has been frozen.
 - D. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts.
 - E. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
 - F. If any electronic terminal, telecommunication device, or any part of the CorpLink electronic fund transfer system is not working properly and you knew about the problem when you started the transfer.
 - G. If you have not provided us with complete and correct payment information for the Bill Payment Service, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
 - H. If you have not properly followed the on-screen instructions for using CorpLink.
 - I. 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.
19. Your Liability for Unauthorized Transfers - CONTACT US AT ONCE if you believe your credentials have been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses.
20. Disclaimer of Warranty and Limitation of Liability - We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the CorpLink Services provided to you under this Agreement. We do not

and cannot warrant that CorpLink will operate without errors, or that any or all CorpLink Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that we and our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to CorpLink, including loss of profits, revenue, attorney fees, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of Bank and its affiliates exceed the amounts paid by you for the services provided to you through CorpLink.

Also, if your statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the paper statement was made available to you, you may not get back any money you lost through transactions made after the 60 day time period if we can prove that we could have stopped someone from taking the money if you had told us in time.

We hold no liability for fraudulent transactions that occur as a result of client credentials and/or computing systems being compromised.

- 21. Your Right to Terminate - You may cancel your CorpLink service at any time by providing us with written notice by postal mail or fax. Your access to CorpLink will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.
- 22. Our Right to Terminate - You agree that we can terminate or limit your access to CorpLink Services for any of the following reasons:
 - A. Without prior notice, if you have insufficient funds in any one of your Bank accounts. CorpLink service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
 - B. Upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
 - C. Upon reasonable notice, for any other reason in our sole discretion.
- 23. Communications Between the Bank and You - Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:
 - A. Telephone - You can contact us by telephone at 605-718-8000 opt 1.
 - B. Postal Mail - You can write to us at:
 Security First Bank
 Operations Center
 1540 Samco Road, Suite B
 Rapid City, SD 57702
 - C. In Person - You may visit us in person at any one of our locations that are detailed in the "About Us" section of the Bank's web site.
- 24. Consent to Electronic Delivery of Notices - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Bank's web site or by e-mail. You agree to notify us immediately of any change in your e-mail address.

I hereby designate the following individuals as Senior Administrators for the below named Client. (Senior Administrators are authorized to complete and amend the attached Client Authorization.)

Name	Title	Contact Information

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of: _____.
 I certify that I have been authorized to execute this authorization by a resolution dated _____, duly executed and adopted, by the _____ of the Account Holder.
 (Governing Body; i.e. Board of Directors, Members, Partners, etc.)

_____ "Account Holder – Business Name"
 By _____
 Title _____
 Date _____

_____ "Loan Officer"
 By _____
 Title _____
 Date _____

CLIENT AUTHORIZATION ENROLLMENT FORM

Company Name: _____
(Maximum 30 characters)

(Maximum 30 characters)

Address: _____
(Maximum 30 characters)

City, State, Zip: _____
(Maximum 35 characters)

Contact Name: _____
(Maximum 30 characters)

Contact Telephone Number: (____) ____ - ____

Tax ID Code: __ SSN __ EIN Tax ID Number: _____

Email Address: _____

Security Question: _____

Security Answer: _____

ACH Customer Information

Company Name	
Company TIN	
Primary Account Number	
Date Account Opened	
Type of Business	

ACH Transfer Options (the following are the different types of ACH Transfers allowed within ACH Manager. Please Circle ONLY those you will be using)

Payroll-PPD, Prearranged Deposit-PPD, Prearranged Payments-PPD, HSA Contribution-PPD, Corporate Debit-CCD, Corporate Credit-CCD, Consumer Payment-CIE, Consumer Deposit-CIE, Vendor Payment-CCD, Remittance-CCD, Federal Tax Payment-CCD, State/Local Tax Payment-CCD, Child Support Payment-CCD

The following ACH Transfers will only be allowed upon further review by Security First Bank. Please contact your Loan Officer if you wish to perform the following:

Consumer Cross Border Payment-PBR, Corporate Cross Boarder-CBR, Internet Initiated Entry-WEB, Telephone Imitated Entry-TEL, International ACH-IAT, Re-presented Check-RCK, Corporate Trade Exchange-CTX

Payroll Files (If using CorpLink to submit your payroll files, how will you be creating your files)

- We will be using a 3rd party software to create on ACH formatted file and submit the file using ACH Manager
- We will be using ACH Manager to create and submit our ACH formatted file

Fund Transfer Options (will users be able to perform the following in regards to Funds Transfers. Check only those you will be using.)

- Initiate **Internal Transfer** between accounts with Security First Bank
- Make **Loan Payment** to Loans with Security First Bank: Principal Interest Regular Payment All
- Initiate **Wire Transfers**

ACCOUNT AUTHORIZATION

List all accounts you wish to view via CorpLink

Account Nickname _____ **Account Number** _____ **Account Type** _____
(i.e. General Operating) (Checking, Savings, Certificate, Loan)

Account Options (will users be able to perform the following in regards to any Accounts)

- Please display full Account Number We will be Exporting transactions to 3rd party software (i.e. QuickBooks)

Stop Payment Information (will users be able to perform the following in regards to Stop Payments. Please check only those you wish to allow.)

- Inquiry Add Delete

Fund Transfer Options (will users be able to perform the following in regards to Funds Transfers on this account)

- Initiate **Internal Transfer** between accounts with Security First Bank
- Make **Loan Payment** to Loans with Security First Bank: Principal Interest Regular Payment All
- Initiate **Wire Transfers**
- Initiate **ACH Transfers**

=====
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Inquiry Add Delete

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 Make Loan Payment to Loans with Security First Bank: Principal Interest Regular Payment All
 Initiate Wire Transfers
 Initiate ACH Transfers

EMPLOYEE AUTHORIZATION

Employee Name	Role *see below Enter No.(s)	Phone Number	Email Address

*Roles:

Employees will have access from 6am – 6pm MST, Monday – Friday unless otherwise specified. You can assign multiple User Roles.

1. **User – No ACH** – allows employee to access statements, check images, issue stop payments
2. **User – Payroll** – allows employee to submit payroll files
3. **User – Billing** – allows employee to submit billing files
4. **User – Taxes** – allows employee to make tax payments
5. **User – Merchant** – allows employee access to Security First Banks Merchant Capture program
6. **Supervisor** – allows employee access to all of the User Roles (Excluding Merchant)
7. **Sr. Administrator** – allows employee same access as Supervisor (Excluding Merchant). plus the ability to Change and Delete Employees. Must have at least one Sr. Administrator per Client. The Sr. Administrator will also receive an email when ACH Transfers are initiated on behalf of the Client.

Account Access

Account Number				
Employee Name				
Employee Name				
Employee Name				
Employee Name				

If the employee will be submitting payroll or billing files, paying taxes or transferring funds between financial institutions, please enter their name and amounts below:

Employee Name	Maximum Amount per Transfer	Aggregate Monthly Total of all Files or Transfers “Rolling 30 days”
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Amendments to the enrollment form must be submitted, in writing, and be authorized by a Senior Administrator named in the Contract.

 “Senior Administrator or
 Authorized Signers Name”

 “Loan Officer Name”

By _____

By _____

Title _____

Title _____

Date _____

Date _____