

## Fast, Easy, Safe & Convenient

No more waiting for the mail, worrying about lost or misplaced mail and no more piles of mail on your countertop!

Sign up for the **Blackhawk Bank & Trust** eStatement - an electronic statement conveniently uploaded to your eCHIEF account every month. It has the added safety of making sure you are the only one who is able to access your account information.

Sign up for eStatements and an announcement of your monthly statement will be delivered right to your email inbox. You may then retrieve your statements by logging on to your eCHIEF Internet Banking or eCORP Corporate Cash Management Account.

### *With eStatements you'll also receive:*

*Unlimited clicks of your check images online!*

*Prompt delivery of your statement each month.*

*The ability to consolidate all your account statements onto one document.*

Enrollment is simple. Just fill out the form on the back of this page, sign and return to the address printed on the form or drop off at the branch nearest you.

For additional information, go to [www.ChoosetheChief.com/personalbanking/einfo.html](http://www.ChoosetheChief.com/personalbanking/einfo.html) for a list of commonly asked questions regarding our eStatements. For questions, email us at [info@choosethechief.com](mailto:info@choosethechief.com) or call our Bookkeeping Department at: (309) 787-7567.



Bank from Anywhere...Anytime!

**eCHIEF**  
Internet Banking



[www.ChoosetheChief.com](http://www.ChoosetheChief.com)

## Internet Banking Application



[www.ChoosetheChief.com](http://www.ChoosetheChief.com)

Member FDIC



# eCHIEF



## Internet Banking Agreement

Bank from Anywhere...Anytime!



**Blackhawk**  
**Bank & Trust**

We're Not For Sale.

### eCHIEF Online (Internet) Banking Agreement

**1. The service.** In consideration of the eCHIEF Online (Internet) Banking Service ("Service") to be provided by Blackhawk Bank & Trust ("BANK"), as described from time to time in information distributed by BANK to its customers. In the agreement, "Customer" refers to the person(s) or person(s) authorized by the corporate entity] subscribing to or using the service. The Customer agrees as follows: The Customer may use a Personal Computer ("PC") through an Internet connection to obtain account balances and transaction information. The Customer may also use a PC to obtain account statements and to transfer money between accounts. Transfers from Money Market accounts are considered pre-authorized transfers, and pre-authorized transfers are limited to six (6) per monthly statement cycle by federal regulations. PLEASE READ THIS AGREEMENT CAREFULLY & KEEP A COPY FOR YOUR RECORDS.

**2. Your Unique Access ID & Password.** Each Customer who has access to the Service, including each individual named on joint accounts or authorized by the corporate entity subscribing to use the Service, must designate an Access ID and Password. You may either select your own Access ID or have your Access ID assigned to you by Blackhawk Bank & Trust. Your Password must be between eight (8) and twelve (12) characters long with at least four of those characters being letters and at least two of those characters being numbers. Letters are case sensitive and can be in either uppercase, lowercase, or a combination of the two. (For example: Bank1234 would be acceptable. BANK123 would not be accessible.)

**3. Fees.** Fees for the Service shall be payable in accordance with a schedule of charges as established and amended by BANK from time to time. Applicable charges shall be automatically deducted from Customer's account, and BANK shall provide Customer with a monthly notice of such debit(s) on said account.

**4. Equipment/Minimum System Requirements.** Customer is solely responsible for the equipment (including your personal computer and software) used to access the Service. BANK is not responsible for errors or delays or Customer's inability to access the Service caused by Customer's equipment or lack thereof. BANK is not responsible for the cost of upgrading Customer's equipment to stay current with the Service nor is BANK responsible, under any circumstances, for any damage to Customer's equipment or the data resident thereon as a result of accessing or utilizing the Service. BANK recommends that Customer use a Pentium II 450Mhz computer with a minimum of 32MB RAM to access and navigate the Service with reasonable efficiency and utility. PC users should have Windows 98, Windows 2000, Windows ME, Windows XP or Windows Vista and should use Microsoft Internet Explorer version 6.0 or higher, Netscape Navigator version 6.1 or higher, Mozilla Firefox version 1.0 or higher, or Opera version 7.54 or higher. For a Mac OS X, customer should use Netscape Navigator version 7.0 or higher, Mozilla Camino version 0.8.1 or higher, Apple Safari version 1.0 or higher, Mozilla Firefox version 1.0 or higher, or Opera version 7.54 or higher. Customer should use the latest version of any software and have complete Secure Sockets Layer (SSL) compliant 128-bit encryption to access and navigate the Service. Adobe Acrobat Reader 7.0 or newer must be installed to view eStatements online. Customer agrees that BANK is not responsible for any electronic virus that he/she may encounter using the Service. It is recommended that the Customer routinely scan his/her PC and software using any reliable virus protection product to detect and remove any electronic virus.

**5. Business Days/Hours of Operation.** For determining the availability of your deposits, every day is a business day, except for Saturdays, Sundays and federal holidays. Our business hours are Monday through Thursday 8:30 a.m. to 4:00 p.m. (CDT), Friday 8:30 a.m. to 5:30 p.m. (CDT) and Saturday 8:30 a.m. to 1:00 p.m. (CDT). eCHIEF Internet Banking transactions or transfers performed after 6:00 p.m. (CDT) will be processed effective the following business day. Again, all transactions and transfers must be scheduled by 6:00 p.m. (CDT) on any business day in order for the transaction or transfer to be completed on that business day. The Service is available 24 hours a day, seven days a week, except during maintenance periods, for transactions and the scheduling of transfers.

**6. Our Liability for Failure to Complete Transactions.** If BANK does not complete a transfer to or from a Customer's account on time or in the correct amount according to our account agreement, BANK will be held liable for Customer's losses or damages. However, there are some exceptions. BANK will not be liable, for instance:

- if, through no fault of BANK, Customer does not have enough money in his/her/their account to make the transfer;
- if the money in Customer's account is subject to legal process or other encumbrances restricting transfer;
- if the transfer would exceed the credit limit on Customer's overdraft line (if any);
- if the Service was not working properly when Customer started the transfer;
- if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that BANK has taken.

**Stop Payment.** If Customer requests BANK to stop payment on any item, BANK must be furnished with the item's exact amount, date, number, name of payee, plus any other information BANK may request. Failure to provide BANK with the same shall relieve BANK of any liability in the transaction. Customer agrees to reimburse BANK for any expense or losses that might occur therein. There may be other exceptions stated in our account agreement with Customer.

**7. Statements.** All transactions and/or transfers made with the Service will appear on Customer's monthly account statement.

**8. Notice of Customer Rights & Liabilities.** Security of Customer transactions and transfers is important to BANK. Therefore, use of the Service will require an Access ID

and Password for access. If Customer loses or forgets his/her/their Access ID or Password, please call (309) 787-7567 during the normal business hours listed above or call (309) 787-7909, ext. "0" and leave a voice mail message in the overnight mailbox. BANK may accept as authentic any instructions given to it through the use of Customer's Access ID or Password. Customer agrees to keep his/her/their Access ID and Password secret and will notify BANK immediately if said Access ID or Password is lost, stolen, or if Customer believes that someone else has discovered said Access ID or Password. Customer agrees that if his/her/their Access ID or Password is given to someone else, Customer is authorizing that individual or entity to act on Customer's behalf, and BANK may accept any instructions given to it to make transactions, transfers or otherwise use the Service. The Service enables Customer the ability to change his/her/their Password; BANK requires that Customer perform this task regularly, at least once per calendar year. BANK may be liable for certain security breaches to the extent required by applicable law and regulation. BANK will not assume any other liability or otherwise guarantee the security of the information in transit to or from our facilities and/or equipment. Please note that BANK reserves the right to (1) monitor and/or record all communications and activity related to the service and (2) requires verification of all requested transfers in the manner BANK deems appropriate before making the transfer (which may include written verification by the Customer). Customer agrees that BANK records will be final and conclusive as to any and all questions concerning whether or not Customer's Access ID and Password was used in connection with a particular transaction or transfer. If any unauthorized use of Customer's Access ID or Password occurs, Customer agrees to (1) cooperate with BANK and the appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by BANK in recovering any unauthorized transaction and/or transfer. Customer agrees to tell BANK at once if Customer believes his/her/their Access ID or Password has been lost, stolen or otherwise compromised. Telephoning is the best way of keeping your exposure and potential losses down. If Customer fails to communicate to BANK that his/her/their Access ID or Password has been lost, stolen or otherwise compromised, Customer could lose all the money in his/her/their account plus Customer's maximum line of credit. If Customer notifies BANK within two (2) business days, Customer can lose no more than \$50. If Customer DOES NOT tell BANK within two (2) business days after Customer learns of the loss, theft or compromise of said Access ID or Password, and BANK can prove that it could have stopped someone from using Customer's Access ID or Password without Customer's permission if he/she/they had told BANK, Customer could lose as much as \$500. Also, if Customer's monthly account statement shows transactions and/or transfers that Customer did not make, Customer should tell BANK at once. If Customer does not tell BANK within sixty (60) days after the FIRST monthly account statement on which the problem or error appeared was mailed to Customer, Customer may not get back any money he/she/they lost after the sixty (60) days if BANK can prove that BANK could have prevented someone from taking the money from Customer if Customer had told BANK in time. If Customer believes that his/her/their Access ID or Password has been lost, stolen or otherwise compromised, or that someone has transferred or may transfer money from Customer's account without Customer's permission, call (309) 787-7567 during the normal business hours listed above. BANK CANNOT AND WILL NOT ACCEPT NOTIFICATION OF LOST OR STOLEN ACCESS IDS, PASSWORDS OR UNAUTHORIZED TRANSFERS VIA EMAIL.

**9. Errors & Questions.** In case of errors and/or questions about Customer's electronic transactions, telephone BANK at (309) 787-7567 Monday through Thursday 8:30 a.m. to 4:30 p.m. (CDT), Friday 8:30 a.m. to 5:30 p.m. (CDT) and Saturday 8:30 a.m. to 1:00 p.m. (CDT). Customer may also contact BANK by mail at the following address:

**Blackhawk Bank & Trust, P.O. Box 1100, Milan, IL 61264-1100.**

If Customer thinks his/her/their statement or receipt is wrong or if Customer needs more information about a transaction listed on his/her/their statement or a receipt, contact BANK immediately. BANK must hear from Customer no later than sixty (60) days after BANK sent Customer the FIRST statement on which the problem or error appeared. Customer will need to provide BANK with the following information:

- \* Customer Name and Account Number (if any);
- \* Describe the error or transaction in question, and explain as clearly as possible why Customer believes it is an error or Customer needs more information;
- \* The dollar amount of the suspected error.

If Customer chooses to tell BANK verbally, BANK may require Customer to send Customer's complaint or question in writing within ten (10) business days. This notification period will be extended to twenty (20) business days if the notice or error involves an electronic funds transfer to or from the account within thirty (30) days after the first deposit to the account was made. BANK will correct any error promptly. However, if BANK needs more time to investigate the matter, BANK may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, BANK will credit Customer's account within ten (10) business days (twenty (20) business days if the notice or error involves an electronic funds transfer to or from the account within thirty (30) days after the first deposit to the account was made) for the entire amount Customer thinks is in error, so that Customer may have use of the money during the time it takes BANK to complete its investigation. If BANK asks Customer to put his/her/their complaint or question in writing and BANK does not receive it within ten (10) business days, BANK may not credit Customer's account. If BANK determines there was no error, BANK will reverse the previously credited amount, if any, and BANK will send Customer a written explanation within three (3) business days after BANK finishes its investigation. Customer may ask for copies of the documents BANK used in its investigation.

**10. Disclosure of Account Information to Third Parties - Privacy Disclosure** BANK collects information Customer might consider to be private, such as account number(s), social security number, assets, income, and debt (non-public personal information) about Customer from the following sources: Information BANK receives from Customer on applications or other forms; Information about Customer transactions with BANK, our affiliates or others; and Information BANK receives from a consumer reporting agency. BANK may disclose all of the information it collects, as described above, to companies that perform marketing services on BANK's behalf or to other financial institutions with whom BANK has joint marketing agreements. Since BANK values its relationship with Customer, BANK will not disclose Customer's personal and account information to any third parties, except as permitted by law such as to report credit bureaus, IRS Reporting, responses to subpoenas, search warrants, or summons. BANK restricts access to Customer's personal and account information to those employees who need to know that information to provide products or services to Customer. BANK maintains physical, electronic and procedural safeguards that comply with federal standards to guard Customer's non-public personal information. Maintaining the security and confidentiality of information BANK maintains about Customer is a top priority for BANK. BANK carefully manages Customer's information within BANK in order to give Customer better service, greater convenience, and additional benefits consistent with the nature of Customer's overall business with BANK. If Customer decides to close his/her/their account(s) or become an inactive Customer, BANK will follow the privacy policies and practices as described in this notice. BANK may also disclose information to third parties about Customer's account or the transactions Customer makes:

- \* Where it is necessary for completing transactions or resolving errors involving the Service;
- \* In order to verify the existence and condition of Customer's account for a third party, such as a credit bureau or a merchant; or
- \* In order to comply with government agency rules, court orders, or other applicable law; or
- \* To our employees, service providers/vendors, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; or
- \* If Customer give us his/her/their permission.

**11. Authorization to Obtain Information.** Customer agrees that BANK may obtain and review Customer's credit report from a credit bureau or similar agency. If applicable, Customer also agrees that BANK may obtain information regarding Customer's Payee Accounts in order to facilitate proper handling and crediting of Customer's payments. BANK reserves the right to periodically monitor Customer's account(s) and online activity for legitimacy and accuracy.

**12. Termination.** If Customer wants to terminate his/her/their access to the Service, call BANK at (309) 787-7567. After receipt of Customer's call, BANK will send a written termination authorization form for Customer's signature and ask Customer to return the form to BANK. If applicable, in order to avoid imposition of the next monthly statement fee for the Service, BANK must receive Customer's written termination authorization three (3) business days before Customer's service charge is scheduled to be assessed. RECURRING TRANSFERS WILL NOT NECESSARILY BE DISCONTINUED BECAUSE CUSTOMER TERMINATES ACCESS TO THE SERVICES. IF CUSTOMER WANTS TO MAKE CERTAIN THAT RECURRING TRANSFERS BETWEEN ACCOUNTS ARE STOPPED, CUSTOMER MUST FOLLOW THE PROCEDURES IN CANCELING HIS/HER/THEIR ACCOUNT AS INDICATED ABOVE. BANK reserves the right to terminate the Service, in whole or in part, at any time, with or without cause and without prior written notice. In that event, or in the event that Customer provides a written termination notice, BANK may (but is not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized and scheduled but not yet made. BANK also reserves the right to temporarily suspend the Service in situations deemed appropriate by it, in its sole and absolute discretion, including when BANK believes a breach of system security has occurred or is being attempted. BANK may consider repeated incorrect attempts to enter Customer's Access ID or Password as an indication of an attempted security breach. Termination of the Service does not affect Customer's obligations under this Agreement with respect to occurrences before termination occurs.

**13. Limitation of Liability.** Except as otherwise provided in this Agreement or by law, BANK is 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, operation or maintenance of Customer's PC equipment.

**14. Waivers.** No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of Blackhawk Bank & Trust.

**15. Assignment.** Customer may not transfer or assign his/her/their rights or duties under this Agreement.

**16. Governing Law.** The laws of the state of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that prior to usage, he/she/they has/have received and reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

**17. Amendments.** BANK can change a term or condition of this Agreement by mailing or delivering to Customer a written notice at least thirty (30) days before the effective date of any such change. BANK does not need to provide Customer with any prior notice where an immediate change in the terms and conditions of this Agreement is necessary to maintain or restore the security of the Service or an account. However, even in these cases, if the change is to be made permanent, BANK will provide the Customer with a notice of the change with his/her/their next regularly scheduled periodic statement, or within thirty (30) days, unless disclosure would jeopardize the security of the Service or an account. Notice mailed or delivered to Customer under this paragraph will be considered effective if mailed to Customer to the most recent address BANK shows for Customer in either our

Checking or Savings Account records, or if the notice is sent to the email address Customer provided and authorized BANK to deliver such notices and/or disclosures to.

**18. Indemnification.** Customer, in consideration of being allowed access to the Service, agrees to indemnify and hold BANK harmless for any losses or damages to the BANK resulting from the use of the Service, to the extent allowed by applicable law.

**19. Security Procedures.** By accessing the Service, Customer hereby acknowledges that he/she/they will be entering a web site owned by BANK and accessing account information on a secure server owned by and located at Fiserv, Inc. Customer acknowledges that access to either of the aforementioned entities will be for authorized purposes only. BANK may periodically monitor and audit usage of the Service, and all persons are hereby notified that use of the Service constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load, download, and/or change information on the aforementioned websites are strictly prohibited and are subject to criminal prosecution under the Computer Fraud and Abuse Act of 1986. If applicable, violators will be prosecuted to the fullest extent of the law. There are several levels and layers of security within the BANK framework. User levels deal with cryptology and Secure Sockets Layer (SSL) protocol and are the first line of defense used by all Customers accessing the Service from the Internet. Server Level focuses on firewalls, filtering routers and BANK's trusted operating system. Host Level deals specifically with BANK's Service and the processing of Customer's secure financial transactions and transfers. User Level deals with the Customer and his/her/their PC equipment, browser, Access ID, and Password used to access the Service. When a secure connection has been established between the Customer and the BANK server, Customer must provide a valid Access ID and Password to gain access to the Service. This information is encrypted, logged by the server forming another complete physical security layer to protect the server's information and a request to log on to the Service is processed. Although SSL utilizes proven cryptography techniques, it is important for Customer to protect his/her/their Access ID and Password from others. Session time-outs and a limit on the number of login attempts are examples of other security measures BANK has in place to ensure that inappropriate activity is prohibited at the User Level. All transactions sent to the BANK server must first pass through a filtering router system. These filtering routers automatically direct the request to the appropriate server after ensuring that the access type is through a secure browser and nothing else. The routers verify the source and destination of each network packet and manage the authorization process of letting packets through. The filtering routers also prohibit all other types of Internet access methods at this point. This process blocks all non-secured activity and defends against inappropriate access to the server. The server used for the Service is protected using the latest in firewall protection. This platform defends against system intrusions and effectively isolates all but approved customer financial transactions, transfers, and requests. The platform secures the hardware running the Service and prevents associated attacks against all systems connected to the server. The server and the applicable mechanics of the Service are monitored 24 hours a day, seven days a week for a wide range of anomalies to determine if attempts are being made to breach the security framework. While BANK's service provider (Fiserv, Inc.) continues to evaluate and implement the latest improvements in Internet security technology, the Customer also has the responsibility for the security of his/her/their personal information and should always follow the recommendations listed below:

\* Utilize the latest 128-bit encryption version of either Microsoft Internet Explorer or Netscape Navigator. The Service is best viewed and is most secure when the Customer uses one of the two aforementioned browsers, as they are both certified for use at BANK's web site.

\* Customer's Access ID and Password must be kept confidential. Customer is encouraged to change their Password frequently so that the information cannot be compromised, guessed or used by others. Customer should be certain that others are not watching Customer enter this information on the keyboard when Customer is accessing the Service.

\* Customer should NEVER leave his/her/their computer unattended while logged on to the Service. Others may approach Customer's computer and gain access to Customer's account information if Customer walks away.

\* Customer should click "EXIT" when finished using the Service to properly end his/her/their session. Once a session has been ended, no account information can be displayed or further transactions or transfers processed until Customer logs on to the Service again.

\* Customer should close his/her/their browser when finished using the Service so that others cannot view any account information displayed on his/her/their computer. When Customer follows these simple security measures, his/her/their interaction with the Service will be confidential and secure.

**20. Electronic Messages & Notices.** Customer should send BANK inquiries concerning System maintenance and other issues via our email address: info@choosethechief.com. Customer acknowledges that this email address is not located on a secured, encrypted server so the information Customer enters could be intercepted and viewed by others. Customer should never use regular email to initiate any banking transactions. Electronic mail may be used to send Customer notices, disclosures and other information that is required under the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board of Governors. If Customer has provided BANK with an email address at the time of application for the Service, BANK is entitled to rely on that provided address and assume that messages sent to that address will be received by Customer, until Customer gives BANK notice in writing that the provided address is no longer valid. Customer is encouraged to save and/or print a copy of any notice sent to him/her/their email for future reference.

**21. Authorization to Charge Account(s).** Customer is responsible for all transfers and transactions he/she/they or his/her/their authorized representative makes using the Service. By signing below, Customer authorizes BANK to debit his/her/their designated account(s) for any transactions completed with the Service. Customer agrees that BANK may comply with transfer/transaction instructions entered by any one person using an authorized Access ID or Password regardless of the restrictions placed at the account level, i.e., "Two Signatures Required" or "Minor Account - No Withdrawals Allowed". If Customer permits another person to use the Service or give them his/her/their Access ID or Password, Customer is responsible for transactions, transfers and/or advances that any person makes from the accounts linked to Customer's application even if that person acts fraudulently, criminally or exceeds Customer's authorized withdrawal limits. It is Customer's responsibility to maintain current information on all of its accounts and to notify BANK immediately of any personnel changes regarding account access. Customer agrees to hold BANK or any of its agents harmless for any transactions performed in good faith by BANK with out-dated or incorrect Customer information.

**22. Current Fee Schedule.** eCHIEF Internet Banking Service Fee: The basic service is FREE. All other applicable fees are in accordance with BANK's Fee Schedule as published and distributed in conjunction with BANK's Account Terms & Conditions. I/We am/are the owner(s) of the following account number(s) to be included in the List of Accounts to be viewed through the eCHIEF Internet Banking Service. (eCHIEF Internet Banking does not allow access to account(s) of which you may be listed as a "signer" and not as an "owner"). I/We understand that I/We am/are the only individual(s) authorized to use eCHIEF Internet Banking as it pertains to My/Our account(s) and that use of eCHIEF Internet Banking signifies My/Our agreement to the terms and conditions set forth in this eCHIEF Internet Banking Agreement which has been furnished to, received, and reviewed by Me/Us.

## eStatements

**1. Availability.** You may choose to receive your monthly statements of account electronically through eStatements rather than paper statements of account. The eStatements will be made available to you each month at the same time a paper statement would be available. An eStatement notification will be sent to your email account when notice is available online. Upon beginning eStatement services, we will discontinue sending your monthly statements via U.S. mail.

**2. Paper Statements.** If you choose to receive eStatements electronically, you will no longer receive paper statements of account by mail.

**3. Registration Process.** The eStatements electronic statement service requires that you complete the initial registration process. The steps to register are as follows: Fill out the application in this packet. Send completed form to drop off at any branch or mail to:

Blackhawk Bank & Trust  
Attn: Bookkeeping Department  
PO Box 1100  
Milan, IL 61264-1100

In about 3-5 business days, you will receive a package of information at the U.S. Mail address you provided with specific instructions.

**4. Email Address.** We will send your periodic account statement(s) to the email address provided by you. You agree to notify us promptly in writing by letter sent via U.S. Mail of any changes to your email address(es). We will verify your identity against information you have provided on your enrollment form. If you have not notified us in writing of any change to your email address, you agree that your failure to provide us with a good email address is the lack of ordinary care on your part. If we become aware that you are not receiving your eStatement(s) and notices, and our attempts to contact you have failed, we will send your statement(s) and notice(s) to you via U.S. Mail to your last address known to us.

**5. NOTICE OF UNAUTHORIZED ACCESS.** If you believe that someone has obtained access to your eStatement file(s) without your permission, or if your password has been compromised, lost, or stolen, call us as soon as possible at (309) 787-7567.

**6. PROMPT REVIEW OF eSTATEMENTS:** Our eStatements will be dated the day the eStatement is sent to you by email (the "email date"). You must promptly review your eStatements and any accompanying items and notify us in writing or via email at info@choosethechief.com within two (2) business days, of any error, unauthorized signature, lack of signatures, alterations, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the email date regardless of when you receive and/or open the eStatements. eStatements should be received within one (1) business day of your statement date. If you do not receive an expected emailed notification, immediately contact us at (309) 787-7567.

PLEASE COMPLETE, SIGN AND RETURN THE eCHIEF ELECTRONIC BANKING APPLICATION & FUNDS TRANSFER AUTHORIZATION FORM.

# APPLICATION

FOR OFFICE USE ONLY:

Portfolio Number: \_\_\_\_\_ Account Name: \_\_\_\_\_ Date Activated: \_\_\_\_\_ Responsibility Code: \_\_\_\_\_



Yes! I want the ease and convenience of **eCHIEF Internet Banking**. Please sign me up for eCHIEF. I have received and read a copy of the eCHIEF agreement and disclosure and I agree to the terms contained therein.

APPLICANTS FOR eCHIEF INTERNET BANKING MUST BE ACCOUNT OWNER(S) AND SIGNER(S).  
**ALL SIGNERS MUST SIGN ON BUSINESS ACCOUNTS.**

NAME and/or Business Name

ADDRESS

CITY STATE ZIP CODE

PHONE

Applicant Name: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

**APPLICANTS MUST PROVIDE A VALID AND CURRENT EMAIL ADDRESS**

Signature: \_\_\_\_\_

Account #: \_\_\_\_\_ Access ID: \_\_\_\_\_

Applicant Name: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

**APPLICANTS MUST PROVIDE A VALID AND CURRENT EMAIL ADDRESS**

Signature: \_\_\_\_\_

Account #: \_\_\_\_\_ Access ID: \_\_\_\_\_

I/we agree to start accepting our statements from Blackhawk Bank & Trust electronically. I/we will provide an email address at which we can be notified that the statement is complete and ready to read/print online. If at any time this address changes we will immediately notify BHB&T so they can make the necessary updates. As part of this agreement, I/we understand that it is our obligation to have the equipment needed to retrieve and print statements and/or disclosures. Blackhawk Bank & Trust will provide the statement information online with eChief Internet Banking at [www.ChoosetheChief.com](http://www.ChoosetheChief.com). I will then log in to retrieve my statement(s). If at any time I/we wish to terminate this agreement and receive paper statements notification must be made to BHB&T at least 10 days prior to the end of the statement period.

**An email address must be provided to receive eStatements.**

Applicant Name: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

**APPLICANTS MUST PROVIDE A VALID AND CURRENT EMAIL ADDRESS**

Signature: \_\_\_\_\_

Account #: \_\_\_\_\_ Access ID: \_\_\_\_\_

Applicant Name: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

**APPLICANTS MUST PROVIDE A VALID AND CURRENT EMAIL ADDRESS**

Signature: \_\_\_\_\_

Account #: \_\_\_\_\_ Access ID: \_\_\_\_\_

## What is eCHIEF Internet Banking?

eCHIEF Internet Banking is a fully functional, Personal Computer (PC) based delivery channel that allows customers to access and research their accounts, transfer funds, place stop payment orders, pay bills, and receive electronic monthly statements all within the comfort of their desktop, wherever and whenever that might be...at home, work or abroad. eCHIEF is available 24 hours a day, 7 days a week, 365 days a year.

## What special equipment is required?

To use eCHIEF, you will need to have access to a PC with Internet access. We recommend that you use a Pentium II 450Mhz computer with a minimum of 32MB RAM to access and navigate the Service with reasonable efficiency and utility. Your Internet web browser software should be Windows 98, Windows 2000, Windows ME, Windows XP or Windows Vista. Microsoft Internet Explorer version 6.0 or higher Netscape Navigator version 6.1 or higher Mozilla Firefox version 1.0 or higher Opera version 7.54 or higher For a Mac OS X customer should use Netscape Navigator version 7.0 or higher Mozilla Camino version 0.8.1 or higher Apple Safari version 1.0 or higher Mozilla Firefox version 1.0 or higher Opera version 7.54 or higher. Customer should use the latest version of any software and have complete Secure Sockets Layer (SSL) compliant 128-bit encryption to access and navigate the Service. Adobe Acrobat Reader must be installed to view eStatements online. It is recommended that you routinely scan your PC and software using any reliable virus protection product to detect and remove any electronic virus.

## Is eCHIEF easy to use?

Yes! eCHIEF is very simple to use. From the beginner to the expert PC customer, eCHIEF has been designed with simple navigation techniques. In most instances, you will be able to gain access to and utilize eCHIEF with very little effort or instruction.

## How do I access eCHIEF?

Log on to the Internet and point your web browser to [www.choosethechief.com](http://www.choosethechief.com). Click on the Demo button for a personal preview of the system, or click on the eCHIEF log in button, then enter your Access ID and Password. *It's that convenient & easy!*

## How long does it take to obtain an Access ID & Password?

You may select your Access ID at the time of your application for eCHIEF Internet Banking. Your default Password will be mailed to you within seven (7) business days of our receipt of your approved eCHIEF Application & Funds Transfer Authorization Form. If you did not elect to choose your own Access ID, Blackhawk Bank & Trust will assign an Access ID to you and mail it to you in a separate mailing of your default password within seven (7) business days of our receipt of your approved eCHIEF Application & Funds Transfer Authorization Form.

## What can I use eCHIEF for?

Currently, eCHIEF has the capability to provide you with the following information:

- Your current account balance and your account balance at the time of your last statement.
- Current presentments and the last deposit and the last check that have been posted to your account.
- View statements electronically each month.
- Account activity (debits & credits) from the previous statement cycle through the current statement cycle.
- Transaction search query feature that allows you to perform account activity research by transaction type, date, amount, or check number.
- Perform or schedule a transfer between accounts on a one-time or periodic basis. As an added convenience, each transfer is made with a confirmation receipt and number (including the date and time of the transaction) for your record keeping.
- Express Transfer feature which allows transfers between accounts with minimal navigation.

- Pay bills.
- If applicable, current interest rate information for your account, including accrued interest for the current period and interest paid year-to-date for the current and previous calendar years.
- Perform or schedule a loan payment from your account.
- Obtain pertinent loan information such as: your original principal balance, note date and maturity date; the outstanding principal and interest balances and estimated net payoff amount; your current interest rate and amount due; the daily interest per-diem; late charge balance (if applicable); the date of your next scheduled payment; the date and amount of the last payment posted to your account and the total interest paid on your loan for the current calendar year.
- Export transactions to popular software programs such as Microsoft® Excel or Money, Lotus 123, Intuit Quicken® (2004 or earlier) or Quickbooks®.
- Perform or schedule a Stop Payment in a real-time environment.

## What is the fee to use eCHIEF?

The basic eCHIEF service is offered free of charge. You may also enjoy discounted banking services by using eCHIEF. For example, there is a \$2.00 service fee to process a telephone transfer between accounts. Using eCHIEF, the same function is free. Additional fees apply for the bill payment service. Please see a fee schedule for more details.

## How safe is it to use eCHIEF?

eCHIEF is protected by several industry tested and perfected firewalls and encryption methodologies so that your account information and Access ID and Password used to access the system are completely secure and without concern. Additionally, the system is routinely tested for penetration to assure that no outside individual and/or entity is attempting to gain access to the servers where your vital information is stored.

If a potential threat would arise that the system has been compromised, our security protocol will disable the system instantaneously to prevent intrusion. We are very confident that you can use eCHIEF without concern for the security of your account records and information.

## Does eCHIEF have a Bill Payment function?

Yes, The Bill Payment option is available through the use of the eCHIEF Internet banking, however, it is a separate function and requires a separate application.

## How can I apply for Bill Payment?

The Bill Payment option is conveniently available the first time you log in to eCHIEF. From the eCHIEF home page, you can select to apply electronically for the Bill Payment service.

## How is Bill Payment used?

You can use the Bill Payment option to pay just about any bill you choose. You can pay your bills 24 hours a day, 7 days a week. Pay one-time bills and schedule regular payments to be automatically processed on the days you choose. You can also view your payment history and view, add to, or edit your list of payees anytime.

## Is the Bill Payment free too?

Unlike the eCHIEF, the bill payment is not free for every account holder. Bill Pay is free to any customer with a NOW, SuperNOW, or Silver Hawk Club checking account holder receiving eStatements. For all other account holders, we are happy to offer three free months of the service and thereafter a monthly fee is assessed. Please consult a customer service representative for more information on the fees associated with the Bill Payment service.

## How detailed of an account history is available using eCHIEF?

eCHIEF records will consist of a 13-month history of your account information with us.

## Can I view my statements online with eCHIEF?

Yes! You may choose to have your monthly statements uploaded directly to your eCHIEF account for easy viewing!

## Is there a fee to view an online check image?

No, If you need an image of a check paid within the past 60 days, you can access the image at no extra charge directly from your eCHIEF service.

## What is an eStatement, and is it free?

An eStatement is an electronic version of your statement. We will send you an email announcing when your statement is ready, and it will then be posted in your eCHIEF Internet Banking account immediately each month for you to view, download, and save. eStatements are absolutely free!

## Is it safe to receive an eStatement?

Receiving an eStatement can be more secure than receiving a paper statement. Your statement is securely placed in our eCHIEF Internet Banking system, which is protected by several industry tested and perfected firewalls. We are very confident that you can receive eStatements without concern for the security of your account records and information.

## What happens if there is a discrepancy, and I need to show a copy of a check?

In the event of a discrepancy, retailers and service providers, including financial institutions, are required to accept the substitute check as a proof of payment. The substitute check is the legal equivalent of the original. If you need the information on the back of the check, please call our Bookkeeping Department and we can produce a copy of both sides of your check.

## What happens if I have check safekeeping?

If you have check safekeeping, digital images of your cancelled checks will be stored at Blackhawk Bank & Trust in place of the original checks. You may also view free digital images online with eCHIEF.

## What are the benefits of eStatements?

There are several benefits to eStatements: You are able to get your statement sooner, they are free, you are able to save your statements to your computer or a CD, and by receiving eStatements, you reduce your risk of identity theft and fraud by eliminating paper statements.

## Why is my email addresses required?

Your email address is very important for two different reasons. One reason is so that we can insure that you have received a notice that your eStatement is available. The second reason is so that you can be emailed your password if you use the "Forgot Your Password" feature.

## What should I do if my email address changes?

If your email address should change, all you need to do is call us or stop by any of our bank locations that have a customer service representative and we will be happy to get that updated for you.

## How does the "Forgot Your Password" feature work?

If you should forget your password you would click on "Forgot Your Password" and your password will be mail to the email address that you provide for us in a matter of minutes. Once you receive your password, you are prompted to change your password. Changing your password is required for the security of your online account access.

## Why are all signatures required for business accounts?

As a protection to our customers, we follow State Law requirements that all Signers and Owners on a Portfolio must be made aware that the other Signers and Owners will have access to the account(s) via our eCHIEF Internet Banking.

## What happens if I don't use my eCHIEF account after a period of time?

If you don't login to your eCHIEF in 90 days then your eCHIEF access ID is deleted from our system. You are able to gain Internet access again by calling us at (309) 787-7567. When we re-activate your eCHIEF account, you will be asked to set-up your security questions and your password again.