

FIRST MINNETONKA CITY BANK
Commercial Online Banking Service (Business Cash Management System) Agreement

The following represents the most current terms and conditions of First Minnetonka City Bank's online commercial banking services (*Business Cash Management System*), which permits access to certain commercial or business accounts and account related services with First Minnetonka City Bank via the Internet for services selected.

In order to use Business Cash Management System, you must have already agreed in writing with the bank's online commercial banking terms and conditions in effect at the time service was initiated. The following reflects a restatement of these terms and conditions and constitutes notice of any subsequent changes therein. Your continued use of the service constitutes agreement to any changes reflected in the terms and conditions as described below.

The terms "we," "us," "our," and "Bank" refer to First Minnetonka City Bank. The terms "you" and "your" refers to the individual (s) or business entity utilizing the Business Cash Management system. If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in the other agreements between you and The Bank, this Agreement will control.

1. SERVICES –The Bank agrees to provide you with the Business Cash Management System banking services described on Exhibit "A" attached hereto and incorporated herein by this reference (the "Services"). You agree to the terms and conditions contained in this Agreement, (and any associated service agreement) including all exhibits attached hereto.

2. IDENTIFICATION -To utilize our Business Cash Management System you must designate which of your accounts at the Bank you wish to have accessed on-line. You agree to identify, in your Enrollment Form, all persons authorized to use the account ("Authorized User") and their respective level of access authority with respect to the designated Services. We will issue user IDs, access codes, or passwords (referred collectively as "Password(s)") to the Authorized Users. Once these Passwords are issued, Authorized Users, and only Authorized Users will continue to have access to the system at the security level you designate until you notify us in writing that the initial authorization is revoked, modified or replaced.

3. AUTHORITY -You warrant to the Bank that you have full and complete authority to enter into this Agreement. Any person may utilize the services that provide us with a valid password (collectively "Authorized User"). The Bank may, at its discretion, require further written confirmation of instructions provided to us orally or by facsimile. Any person designated as an Authorized User may also be deemed to be authorized to conduct any transaction related to that account based on their designated level of authority as recorded on the Bank's records. The Bank may, at its discretion, rely on any written notice containing signatures of an Authorized User if the Bank believes, in good faith, that the signature is genuine. Unless otherwise specified by you, each Authorized User may act alone. If the Bank receives conflicting instructions from Authorized Users the Bank may:

- Refuse to honor any of the instructions until the Bank receives instructions to which all Authorized Users agree or
- Honor one or more of the instructions received, or
- Submit to a court all funds which are subject to the conflicting instructions

4. SECURITY PROCEDURES - By accessing the Services, you hereby acknowledge that you will be entering a protected web site owned by the Bank, which may be used only for authorized purposes. The Bank may monitor and audit usage of the Services, and all persons are hereby notified that use of the Services constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act 1986. You acknowledge and agree that you have approved such security procedures and that the procedures are commercially reasonable and adequate for the purposes intended. The Bank may rely on the security procedures identified herein to determine whether any instructions are authorized. You will be bound by instructions issued in your name (or in the name of any Authorized User) and accepted by the Bank in compliance with the security procedures set forth, whether or not you actually authorized such instructions. If the security procedures include a security code, user ID number or password (collectively, a "Password"), you agree that you and your Authorized Users will keep the passwords confidential. If you are issued an access token. You agree that you and your Authorized Users will store the token(s) in a secure location and not share the token with any person who is not an Authorized User. .If you believe or have reason to believe that any security procedure has been breached, any access token lost, any passwords shared with unauthorized persons or identify any unauthorized transactions, you will immediately notify the Bank in person or by telephone at [952 935-8661](tel:952-935-8661) and agree to confirm that oral notification in writing to the Bank within 24 hours. The Bank shall have no liability for losses caused by unauthorized access to any confidential information in your control. You will hold Bank harmless from any losses, costs, suits, damages, liabilities and expenses resulting from your failure to keep the password confidential or otherwise adequately manage the use of the password. You will be liable for any instructions and other communications initiated before the Bank has received such notice and has had reasonable opportunity to act on such notice. The Bank reserves the right to change any or all of the security procedures at any time by giving written notice (which may be made by email or facsimile) to you. To the extent that they are more comprehensive, the security procedures designated herein may be superseded by the security procedures in other agreements you may have with us relating to account access, funds transfer, wire transfer or ACH originations. The bank agrees to periodically review its security environment and update these procedures as may be needed to respond to identified risks.

You agree to establish commercially reasonable internal security procedures and controls including but not necessarily limited to those recommendations outlined in Exhibit D or as may be updated from time to time by us. **You are strongly advised to periodically conduct your own risk assessments and internal review of security controls.**

5 E-MAIL COMMUNICATION - The Bank will not communicate personal information or information about your accounts and your transactions with us via unsecured e-mail unless specifically authorized to do so by you. The Bank shall have no liability for any losses caused by unauthorized access to confidential information sent via e-mail whether initiated by you or by the Bank at your request and you will hold the Bank harmless from any losses, costs, suits, damages, or expenses resulting there from.

6 NO WARRANTIES – Business Cash Management System. is provided “as is” without warranty of any kind. The Bank makes no representations or warranties to you or any other person, expressed or implied, in law or in fact, and disclaims any and all implied warranties of fitness for a particular purpose, merchantability or suitability, to you or any other person, of any of the services provided by the Bank under this agreement or any computer software products or programs provided by the Bank under this agreement, or as to the stability or compatibility of the Bank’s software, equipment or communication interfaces with those used by you. We do not warrant that the Business Cash Management System will be uninterrupted or error free nor do we make any warranty as to the results that may be obtained by use of Business Cash Management System.

7. LIMITATIONS OF LIABILITY – In no event shall either party have any liability to the other party or any third party for any lost profits or costs of procurement of substitute goods or services or for any indirect, special or consequential damage resulting from or arising out of this Agreement. Notwithstanding the foregoing, in no event shall the Bank be liable for any losses or damages resulting from:

- Services and/or data provided by your data processing vendor(s);
- A virus, the prevention of which was beyond the reasonable control of The Bank, or
- A third-party gaining access to the Bank’s system and obtaining or altering data.

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by these Services or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we might be liable for some of your losses or damages. However, we will not be liable:

- If through no fault of ours, you do not have enough money in your account to make a transfer or payment;
- If we are directed to prohibit withdrawals from the account by applicable law or court order; or if the money in your account is subject to legal process or other encumbrances restricting transfer;
- If your account is closed or if it has been frozen;
- If the transfer or payment would cause your balance to go over the credit limit for any credit arrangement set up to cover overdrafts;
- If you, or anyone you permit to utilize the Services, commits any fraud or violates any law or regulation;
- If any electronic terminal or telecommunication device malfunctions or is otherwise not working properly and/or prevents the utilization of the Services;
- If you have not properly followed the instructions for using the Services;
- If circumstances beyond our control (such as fire, flood or improper transmission or handling of payments by a third party) prevent the utilization of the Services, including without limitation a transfer or payment, despite reasonable precautions taken by us.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS, MAKING A PAYMENT, OR OTHERWISE ARISING FROM OR RELATING TO THIS AGREEMENT WILL BE TO CORRECT ANY ERRORS [AND PAY ANY PENALTIES AND ASSOCIATED LATE CHARGES TO THE PAYEE], BUT IN NO CASE WILL WE BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO BUSINESS CASH MANAGEMENT SYSTEM OR OUR PERFORMANCE HEREUNDER.

IN NO EVENT WILL OUR LIABILITY FOR ANY DIRECT DAMAGES ARISING FROM OR RELATING TO THIS AGREEMENT, THE SERVICE OR THE INTERNET EXCEED THE TOTAL FEES INCURRED BY YOU DURING THE THREE (3) MONTHS IMMEDIATELY PRECEDING ACCRUAL OF SUCH CAUSE OF ACTION. IF YOU ARE DISSATISFIED WITH BUSINESS CASH MANAGEMENT SYSTEM, YOUR SOLE AND EXCLUSIVE REMEDY SHALL BE FOR YOU TO DISCONTINUE USE OF BUSINESS CASH MANAGEMENT SYSTEM AND/OR TERMINATE THIS AGREEMENT IN ACCORDANCE WITH SECTION 10.

YOU AGREE TO INDEMNIFY AND HOLD US HARMLESS FROM ANY AND ALL CLAIMS, DEMANDS, ACTIONS, SUITS, DAMAGES, JUDGEMENTS, LIABILITIES, COSTS AND EXPENSES, AND ATTORNEY’S FEES ARISING OUT OF OR RESULTING FROM YOUR USE OF BUSINESS CASH MANAGEMENT SYSTEM OR YOUR BREACH OF ANY OF YOUR OBLIGATIONS UNDER THIS AGREEMENT. YOUR OBLIGATION TO INDEMNIFY US SHALL SURVIVE TERMINATION OF THIS AGREEMENT.

8 BUSINESS DAY -Unless otherwise defined by this Agreement or as amended in an Exhibit, a Business Day is any day that the Bank is operating and open for business. Saturdays, Sundays and elected Federal Holidays shall not be considered Business Days. You may contact the Bank to inquire if a given Federal Holiday is determined by the Bank to be

a Business Day. All transactions, deposits, instructions and entries received by The Bank on a day, which is not a Business Day, will be treated as if received on the next Business Day. The Bank's normal business hours are listed in Exhibit "C".

9. HOURS OF ACCESSIBILITY -You can usually access your Bank accounts through the Services seven (7) days a week, 24 hours a day. However, at certain times, some or all of the Services may not be available due to system maintenance or reasons beyond the Bank's control. The Bank specifically does not warrant that the Services will be available at all times. During those times when services are not available, you may use touch-tone telephone service, a Bank ATM or a Bank branch to conduct your transactions (assuming you have applied for and been accepted to utilize such telephone and ATM services). A transfer, initiated through the Services before 5:00 p.m. (Central Time) on a business day is posted to your account the same day. All transfers completed after 5:00 p.m. (Central Time) on a business day or on a Saturday, Sunday or banking holiday, will be posted on the next business day.

10. TERMINATION -Either party may terminate this Agreement and your access to the Services, in whole or in part, at any time by providing the other party written notice. If you want to terminate your access to the Services, call us at **952 935-8661**. After receipt of your call, we will send a written termination authorization for you to sign and return to us. In order to avoid imposition of the next monthly fee, we must receive your written authorization to terminate three (3) days before your service charge is scheduled to assess. **RECURRING TRANSFERS WILL NOT NECESSARILY BE DISCONTINUED BECAUSE YOU TERMINATE ACCESS TO THE SERVICES. IF YOU WANT TO MAKE SURE THAT RECURRING TRANSFERS BETWEEN ACCOUNTS ARE STOPPED, YOU MUST FOLLOW THE PROCEDURES FOR CANCELING PAYMENTS OUTLINED IN EXHIBIT A.**

We reserve the right to terminate the Services, in whole or in part, at any time with or without cause and without **prior** written notice. The Bank may at its option discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your PIN or password as an indication of an attempted security breach. We will notify you after any termination or suspension of the Services. Such notice will identify the affected Services and the effective date of the action. Termination of the Services does not affect your obligations under this Agreement with respect to occurrences before termination.

11. FEES AND CHARGES -You agree to immediately pay the Bank for the Services in accordance with the Bank's fee schedule, which is included as part of Exhibit "B". The Bank may modify its fee schedule at any time upon 30 day prior written notice to you. You are also responsible for any telephone charges which you may incur by accessing your accounts utilizing the Services and other applicable fees.

12. AUTHORIZATION TO OBTAIN INFORMATION -You agree that we may obtain and review your credit report from a credit bureau or similar entity. You also agree that we may obtain information regarding your Payee Accounts in order to facilitate proper handling and crediting of your payments.

13. DISCLOSURE OF INFORMATION TO THIRD PARTIES -You authorize The Bank and each of its affiliates to disclose to third parties information you have provided or that we or our affiliates have obtained about your accounts and the transfers you make:

- To comply with government agency rules, regulations, court orders, or other applicable law; or
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- Where it is necessary for completing transactions or resolving errors involving the Services; or
- To our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; or
- To provide services relating to your account or to offer other products and services; or if you otherwise give us your written permission.

Miscellaneous Terms and Conditions

1. **SEVERABILITY** -If any section, provision or condition of this Agreement is deemed invalid or unenforceable, the provision deemed invalid or unenforceable will, to the extent permitted by applicable law, be deemed reformed so as to be valid and enforceable. If such reformation is not possible, this Agreement will be read as if that provision was never a part of it, and the remainder of the Agreement will be valid and enforceable.

2. **NO WAIVER** - No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of the Bank. If the Bank waives any failure or breach by you hereunder, such waiver will not operate to waive any other breach of the same or different provision.

3. **ADDITIONAL INFORMATION** -You agree to execute any additional documents and to provide any information (including information necessary to remake or reconstruct any deposit, transmission, file or entry) that the Bank reasonably requests.

4. **FORCE MAJEURE** -No party will be deemed to have breached this Agreement if it fails to perform because of a cause beyond the reasonable direct control of that party, and without fault or negligence of that party. Examples of causes beyond the reasonable direct control of a party include, without limitation, any failure or interruption of any electronic communication system between you and the Bank, equipment or software failure or malfunction, electrical, computer, or mechanical failure or malfunctions, action or inaction of government, civil or military authority, fire, strike, lockout or other labor disputes, flood, hurricane, war, riot, theft, earthquake, natural disaster, default of common carriers or third party vendors, and suspension in payments by another financial institution.

5. **SUCCESSORS AND ASSIGNS** -This Agreement is binding upon and is for the benefit of the Bank and you and their respective successors and assigns. The Bank may, at any time, assign this Agreement to any affiliate, subsidiary, parent, any company owned or controlled by any affiliate, subsidiary or parent company or any entity who acquires substantially the business of the Bank. Otherwise, The Bank and you may not assign this Agreement to any other person without the express written agreement of the other party.

6. **AMENDMENTS** -We reserve the right to change the charges, fees or other terms described in this Agreement. When changes are made to any fees, charges, or other material terms, we will update this Agreement, and send a notice to you at least thirty (30) days in advance of the change, or alternatively post revised terms and conditions on the bank's web site. We do not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of our system or an account. However, even in these cases, if the change is to be made permanent, we will provide you with a notice of the change with the next regularly scheduled periodic statement we send you, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an account.

7. **APPLICABLE RULES, LAWS, AND REGULATIONS** -This Agreement shall be governed by, and you agree to comply with, the laws and regulations of the State of Minnesota and applicable Federal laws and regulations. In addition, you agree to be bound by and will comply with the terms of this Agreement, requirements of Your Account, the Bank's rules and regulations and the rules and regulations of any funds transfer or wire system to which the Bank belongs. Any dispute between The Bank and you must be brought in the relevant court in Hennepin County, Minnesota where the Bank is located. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

8. **NOTICES** -Unless otherwise required by applicable law or specified by you, or addressed herein, notices, disclosures or communication under this agreement will be considered effective if sent to you electronically to your e-mail address as reflected in our then current records. Otherwise, such notices shall be mailed to the most recent street address reflected in your Checking or Savings Account records at the bank.

9. **ENTIRE AGREEMENT** -This agreement and all amendments, exhibits and attachments embody the entire agreement between you and the Bank regarding the services covered under this agreement. It supersedes all proposals and prior agreements and all oral discussions relating to the subjects covered by evidence of prior, contemporaneous or subsequent oral agreements between you and the Bank.

10. **General.** This Agreement is intended to supplement and not to replace other agreements between you and us relating to your Accounts, including, without limitation, our Deposit Account Terms and Conditions, ACH, Wire Transfer, Remote Deposit, and Positive Pay Agreements. In the event of a conflict between this Agreement and any other Account rules and agreements that apply to your Accounts or the functions performed using Business Cash Management System, this Agreement shall govern and prevail. This Agreement is binding upon and inures to the benefit of the parties and their personal representatives, successors and assigns. The internal laws of the State of Minnesota govern this Agreement.

1. **Basic Services.** Using Password and the Business Cash Management System your Authorized Users can perform all of the functions described below with regard to accounts that you may designate and subject to the security limitations you establish in the Enrollment Forms:
 - a. View account information and images of paper documents posted to your designated accounts
 - b. View and download monthly periodic statements for your designated accounts
 - c. Transfer funds among your designated deposit accounts with us
 - d. Initiate stop payment orders
 - e. Make payment out of deposit accounts to your loan accounts with us

Note: Transfers from your savings and Money Market accounts are considered pre-authorized transfers, and pre-authorized transfers are limited to six (6) per monthly statement cycle by federal regulations. Amounts you can transfer from your designated accounts may be limited by the balance of collected funds in the account(s) or the available balance on your line(s) of credit.

2. **Alerts.** Your enrollment in Business Cash Management System (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your First Minnetonka City Bank account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time, or cancel old alerts. We usually notify you when we cancel alerts, but are not obligated to do so. First Minnetonka City Bank reserves the right to terminate its alerts service at any time without prior notice to you.
Methods of Delivery. We may provide alerts through one or more channels ("endpoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your First Minnetonka City Bank Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c) above supports the email, push notification, and text message alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop alerts via text message, text "**STOP**" to **99588** at any time. Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in **First Minnetonka City Bank** Online Banking. For help with SMS text alerts, text "HELP" to **99588**. In case of questions please contact customer service at **952-935-8661**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. **First Minnetonka City Bank** provides alerts as a convenience to you for information purposes only. An alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside **First Minnetonka City Bank's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **First Minnetonka City Bank**, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your alerts will be able to view the contents of these messages.

3. **Additional Services.** The following additional services may be accessed through Business Cash Management System, subject to terms and conditions as designated in separate service agreement(s) you may have with us. These services include but are not limited to:
 - a. Originating debits and credit transaction via ACH;
 - b. Positive Pay check fraud protection
 - c. Merchant Capture Remote deposit
4. **Your User Code and Password.** Each individual who has access to Business Cash Management System, including each individual designated as an Authorized User, must designate a Password. Your Password must be a minimum of 9 characters, up to a maximum of 17 characters, which must consist of at least one (1) number, one (1) symbol, one (1) lower case and one (1) upper case letter. You may be required to change your Password periodically to enhance security. If you forget your Password, you may contact Customer Service at **952-935-8661**.

5. **Delivery of Your Payments and Transfers.** You may schedule transfers to be initiated on the current business day, on a future date, or on the same date of each month, subject to the restrictions in the Agreement. Although you can enter payment information through the Service twenty-four (24) hours a day, seven (7) days a week, payments can be initiated only on business days. Funds will be deducted from your Account on the business day on which a payment is to be "initiated." This date is referred to in this Agreement as the "Transaction Date." If you designate the initiation of a payment to occur on a day other than a business day, it will be initiated on the following business day. Transfers must be scheduled by the normal cut-off time of 5:00 p.m. (CST) in order for the transaction to be completed on that business day.
6. **Recurring Payments.** Recurring payments are those made for the same amount and are made on a weekly, bi-monthly, monthly basis, etc. Once started, recurring payments will be made automatically until you tell us to stop or cancel the service and we have a reasonable opportunity to react.
7. **Canceling Payment.** You may use your PC to cancel a payment up to 5:00 p.m. (CST) on the business day your payment is scheduled to be initiated ("Transaction Date"). There are no fees for canceling a payment with Business Cash Management System. Canceling by other means must be made at least one (1) day prior to scheduled payment date. We may be able to stop individual payments after the transaction date if we are given timely notice. However, we cannot guarantee the ability to recall an item. Individual stop payment requests will be subject to the bank's regular stop payment fee (**Exhibit B**).
8. **Statements.** All payments, transfers, and/or fees made with the Service will appear on your monthly Account Statement. The Payee name, payment amount, and date of payment will be shown for each payment made through the Service during that month.
9. **Fees.** Charges shall be automatically deducted from customer's Account, and the Bank shall provide to Customer monthly notice of such debit(s) on your statement. See **Exhibit B** for the Schedule of Service Fees.
10. **Equipment.** You are solely responsible for the equipment (including, in the case of Business Cash Management System Banking, your personal computer and software) you use to access the Service. We are not responsible for errors or delays or your inability to access the Services caused by your equipment. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

SERVICE FEES SCHEDULE

Exhibit B

Token Replacement Fee	\$25.00
Other Applicable Fees	
Stop Payment Fee	\$30.00
Overdraft Fee	\$30.00 per item
Nonsufficient Funds Item	\$30.00 per item

Exhibit C

BUSINESS DAYS

The Bank's regular business days for processing transactions are Monday through Friday (except federal holidays) subject to the cut off times listed below:

Business Cash Management System	5:00 PM
Consumer Online Banking	5:00 PM
Remote Deposit	4:30 PM
ACH Origination	4:00 PM
Outgoing Wire Transfer	2:00 PM
In person transactions Drive-up	3:00 PM
In person transactions Lobby	4:00 PM

Transactions conducted after these times will be recorded on the following business day. Transactions conducted after the Friday cut off, on Saturday, or Sunday will be recorded the following business day. Likewise, transactions conducted over a federal holiday will be recorded as of the first business day following the holiday.

LOCATIONS

Country Village

11500 Highway 7
Minnetonka, MN 55305
Phone: 952-935-5995
Fax: 952-935-1611

Lobby Hours

Monday – Friday 9:00 am – 5:00 pm
Saturday CLOSED

Drive-Up Hours

Monday – Friday 8:00 am – 5:00 pm
Saturday 9:00 am – 12:00 pm

Glen Lake

14550 Excelsior Blvd.
Minnetonka, MN 55345
Phone: 952-935-8663
Fax: 952-935-4957

Lobby Hours

Monday – Friday 9:00 am – 5:00 pm
Saturday 9:00 am -12:00am

Drive-Up Hours

Monday – Friday 8:00 am – 5:00 pm
Saturday 9:00 am – 12:00 pm

First Minnetonka will continue to maintain commercially reasonable security procedures and controls to protect the financial privacy of our commercial and consumer customers and prevent any unauthorized access to any confidential non-public information that we receive from them or maintain in our records on their behalf. Online banking however requires that the user take an active role and responsibility for maintaining a safe and secure personal and business computing environment and follow safe online computing practice. The following are recommended minimum measures that should be taken to assure Online Banking security.

General good practice rules

- a) Do not share your private or personal information (User IDs, passwords, account number, account number, card number, PIN, Social Security Number) or any sensitive information with unauthorized parties.
- b) Do not leave private, personal or sensitive information in an open area accessible other, including information on your computer screen. When possible lock your computer prior to leaving the work area and enable a password protected screen-saver to automatically lock out your computer.
- c) Do not send private, personal; or sensitive information over any public or general email system unless the information is encrypted.
- d) Never respond to emails from an unknown source or open attachment s unless the contents can be confirmed beforehand.
- e) Never leave your computer unattended when logged onto Online Banking.

Protecting your Online Banking login details

- a) Choose a password that is easy to remember but not easy to guess by someone else. Passwords should be at least 9 characters long and include a combination of numbers, upper- and lower-case letters and symbols.
- b) Do not choose a password that you use for other services. Your password should be unique to Online Banking
- c) Change your Online Banking password on a regular basis. Passwords should be changed at least every 90 days or anytime you have reason to believe you current password has been compromised
- d) Never disclose your Online Banking password of to anyone. Never allow someone else to access Online Banking with your user name and password. Note: First Minnetonka City Bank will never ask you for your password.
- e) Do not write your Online Banking User Name together with your password
- f) Do not write your password in a recognizable format and never leave your logon details with your Online Security Device.
- g) If you use an access token, make sure that it is stored in secured location and never share your token with anyone not authorized to access the service.
- h) Disable your browser from remembering logon details.

Access device controls

- a) Protect your computer with the latest anti-virus, anti-spyware and personal firewall protection software at all times. Download updates regularly to assure you have the latest protection.
- b) Do not access Online Banking from Internet Cafes, unsecure public "hot sites" or shared use computers.
- c) Ensure that the Online Banking site you are using is secure by checking for locked padlock symbol in bottom right corner of your browser.
- d) Never follow a link within an email to start in Online Banking session. Only logon directly from your browser. This will avoid being sent to a false site.

No email from First Minnetonka City Bank will contain a link to Online Banking. First Minnetonka City bank will never request details of your personal and financial information via email. If you receive such an email, please delete it immediately.