



Online Banking Agreement

Agreement:

This Online Banking Agreement (this "Agreement") is a contract establishing the rules that cover electronic access to your accounts at Idaho Agricultural Credit Association and its wholly owned subsidiaries, Idaho AgCredit, FLCA and Idaho AgCredit, PCA (collectively "Idaho AgCredit"). Electronic access to your accounts is provided through the Internet, using programs owned by or contracted for by Idaho AgCredit ("SYSTEM") and programs owned or contracted for by you (your Internet browser and related programs). By using SYSTEM, you accept all terms and conditions of this Agreement. Please read it carefully. The terms and conditions for each of your Idaho AgCredit accounts continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement will be governed by and interpreted in accordance with applicable federal law or regulation, and to the extent there is no applicable federal law or regulation, by the laws of the State of Idaho. 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 Idaho AgCredit'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 constitutes the entire agreement between you and Idaho AgCredit with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

Definitions:

As used in this Agreement, the words "we," "our," "us" and "Idaho AgCredit" mean Idaho AgCredit. "You" and "your" refer to the account holder authorized by Idaho AgCredit to use SYSTEM under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through SYSTEM. "Account" or "accounts" means your accounts at Idaho AgCredit. "Electronic funds transfers" means pre-authorized transactions and transfers to and from your Idaho AgCredit accounts using SYSTEM including bill payments. "SYSTEM Services" means the services provided pursuant to this Agreement. "Business days" means Monday through Friday, except for Holidays or other scheduled closures.

Registration Process:

The registration process involves completing this Agreement and returning it to our office. To use SYSTEM, you must have access to Internet service, an email address and proper authorization. Once we verify the information you submitted for accuracy and authorizations, you will be notified of when your account will be activated and how to access it. Our notification may be in person, by mail, by email, by phone or via other method. This notification will include your assigned Login ID and temporary password.

Access:

Access to your accounts through SYSTEM will be based upon the identification of users and authority levels specified by you in this Agreement. We undertake no obligation to monitor transactions through SYSTEM to determine that they are made on behalf of the account holder.

Your Password:

For security purposes, you are required to change your password upon your initial login to SYSTEM. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. You determine what password you will use; the identity of your password is not communicated to us. We recommend that you create a password that utilizes both upper and lower-case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth or names of children, and should be memorized rather than written down.

Upon three unsuccessful attempts to use your password, your access to SYSTEM will be revoked. To re-establish your authorization to use SYSTEM, you must contact us to have your password reset or to obtain a new temporary password, which must be changed upon your next logon.

Security

You understand the importance of your role in preventing misuse of your accounts through SYSTEM, and you agree to promptly examine the statement for your Idaho AgCredit accounts as soon as you receive it. You agree to protect the confidentiality of your accounts and account numbers, 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 between SYSTEM and your web browser is encrypted so that no unauthorized party can read the information as it is carried over the Internet. SYSTEM utilizes identification technology to verify that the sender and receiver of SYSTEM transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the SYSTEM is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and can potentially be monitored and read by others. We cannot and do not warrant that all data transfers utilizing SYSTEM, or email transmitted to and from us, will not be monitored or read by others, including others who may have access to your computer or your email account, and/or who may have installed software on your computer unknown to you.

Data Privacy

You understand and agree that by requesting your account information be made available electronically, your account information and any additional information you provide electronically through SYSTEM may be made available to service providers contracted by Idaho AgCredit or by their subcontractors, and that this data may be backed up and archived according to the service provider's policies and procedures. This data may exist in various forms and in unknown locations outside your or our control. We recommend you limit the amount of personally identifiable information you provide through SYSTEM so as to minimize your risk for identity theft and/or the ability for someone who illegally or erroneously gains access to this information to connect it to you or misuse your information.

Fees and Charges:

You agree to pay the fees and charges as set forth in the current fee schedule from Idaho AgCredit for your use of SYSTEM Services. You agree that all such fees and charges will be deducted from your Idaho AgCredit loan account or paid in advance to Idaho AgCredit. You agree to pay any additional reasonable charges for services you request not covered by this Agreement. You are also responsible for telephone and Internet service fees incurred in connection with your use of SYSTEM from your telephone company and/or Internet Service Provider.

SYSTEM Services:

Depending on the level of service you have chosen and have been authorized for, you may use SYSTEM to check account balances and view account histories, use available commitment to make principal and interest payments on Idaho AgCredit accounts, and/or advance available funds directly for the payment of bills. Additional services may also be made available. Balance and transaction information for the current business day is normally available as of approximately 8:00 p.m. Mountain Time. Balances reflecting "memo" transactions that have occurred during the business day may be available at various times during the business day. "Memo" transactions are transactions that have occurred during the day but have not yet been processed.

Hours of Access:

You can use SYSTEM seven days a week, twenty-four hours a day, although occasionally some or all SYSTEM services may not be available due to emergency or scheduled system maintenance. We agree to post notice of any extended periods of non-availability on the SYSTEM website.

Posting of Transfers:

Transfer requests made through SYSTEM are subject to review by Idaho AgCredit before application to your accounts in accordance with loan documents and credit policies of Idaho AgCredit. Transfers initiated through SYSTEM before 2:00 p.m. Mountain Time on a business day will be processed for review by Idaho AgCredit that same business day. Transfers completed after 2:00 p.m. Mountain Time on a business day, or any transfers made on Saturday, Sunday, holiday or other day when Idaho AgCredit's offices are scheduled to be closed may be posted on the next business day. You may not be able to see pending transactions originated by you or other authorized users until after the transactions are posted during the nightly update process. You agree to

communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid transaction requests that would exceed available funds or result in duplicate transactions.

Order of Payments for Transfers and other Withdrawals: If your account has insufficient available funds to perform all electronic fund transfers you have requested for a given business day, then Electronic fund transfer requests initiated through SYSTEM may, at our discretion, be cancelled or modified to avoid exceeding available funds.

Limits on Amounts and Frequency of SYSTEM Transactions:

The number of transfers from your Idaho AgCredit accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable loan documents for those accounts. If a hold has been placed upon funds in an account from which you wish to transfer funds, the transfer may be cancelled or modified by Idaho AgCredit. You will be notified of any such modification or cancellation.

Unauthorized Activity and Revocation of Authority:

You shall notify Idaho AgCredit immediately, in accordance with its established procedures, if you discover any unauthorized electronic funds transfer, or have reason to believe that such a transfer has, or will be made, or if you desire to cancel or amend a previous transfer request or designation of an authorized representative. Idaho AgCredit will take reasonable efforts to honor such cancellation or amendment notification. You shall remain liable for any funds transfer request processed prior to such notice or prior to the time at which Idaho AgCredit is reasonably able to prevent such additional transfers. You agree to promptly review all statements issued by Idaho AgCredit and to immediately notify Idaho AgCredit of all discrepancies appearing on such statements.

Disclosure of Account Information and Transfers:

We will disclose information to third parties about your account or the transactions you make:

1. Where it is necessary for completing transfers, or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau, or for a merchant in relation to transactions that you originate in the SYSTEM, or
3. In order to comply with government agency or court orders, or
4. If you give us your written permission.

Use of email:

You agree that the SYSTEM can provide certain account information via email through the use of automated system notices and that, by enabling these notices, you authorize the release of such information via non-secure electronic means to the email address you have provided. You agree to notify us immediately of any change in your email address.

Periodic Statements:

You will not receive a separate SYSTEM statement. Transfers to and from your accounts using SYSTEM will appear on the respective periodic Idaho AgCredit statements for your accounts.

Change in Terms:

We may change any term of this Agreement at any time. If the change would result in increased fees for any SYSTEM 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 21 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 system. We will post any required notice of the change in terms on the SYSTEM website or forward it to you by email 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 SYSTEM 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 account agreements and disclosures.

In Case of Errors or Questions about Your Electronic Transfers, including Bill Payments:

Contact us as soon as you can if you think your Idaho AgCredit account statement is wrong, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. When you contact us: (1) Tell us your name and

loan account number; (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or why you need more information; (3) Tell us the dollar amount of the suspected error. If you contact us by telephone or by email, we may require that you send us your complaint or question in the form of a paper writing by postal mail or fax within 10 business days. We will communicate the results of our investigation to you within 10 business days after you contact us, and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this and you are a Consumer, or the transaction involves a Consumer account, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it in the form of a paper writing within 10 business days, we may not provisionally credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after completion of our investigation. You may ask for copies of the documents that we used in our investigation. If we have made a provisional credit, a corresponding debit will be made from your account.

Consumer Liability for Unauthorized Transfers: (*This provision is only applicable to consumers and transactions involving consumer accounts*).

CONTACT US AT ONCE if you believe your password has 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. You could lose all the money in your accounts. If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500. Also, if your Idaho AgCredit statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the statement was mailed or sent electronically 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. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the time periods.

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 SYSTEM Services provided to you under this Agreement. We do not and cannot warrant that SYSTEM will operate without errors, or that any or all SYSTEM Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that 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 SYSTEM, including loss of profits, revenue, 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 Idaho AgCredit and its affiliates exceed the amounts paid by you for the services provided to you through SYSTEM.

Virus Protection:

Idaho AgCredit is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PCs and any removable data media or portable devices that connect to their PCs using a reliable virus detection product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware, and may also provide access to your computer, private data, passwords and accounts to someone other than you. Additionally, you may unintentionally transmit the virus to other computers.

Your Right to Terminate:

You may cancel your SYSTEM service at any time by providing us with written notice by postal mail or fax. Your access to SYSTEM 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.

Our Right to Terminate:

You agree that we can terminate or limit your access to SYSTEM Services for any of the following reasons: (1) Without prior notice, if you have insufficient funds in any one of your Idaho AgCredit accounts; SYSTEM Service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers

and debits; (2) Without prior notice if you no longer have any active accounts with Idaho AgCredit; (3) Upon reasonable notice, for any other reason in our sole discretion.

Communications between Idaho AgCredit and You:

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways: (1) Email -You can contact us by email at OnlineBanking@IdahoAgCredit.com (please note that banking transactions through SYSTEM are not made via email); (2) Telephone - You can contact us by telephone at the Idaho AgCredit office, (208)785-1510; (3) Facsimile - You can contact us by fax at Idaho AgCredit, (208)785-7066; (4) Postal Mail - You can write to us at the Idaho AgCredit headquarters office, PO Box 985, Blackfoot, ID 83221 or at any local branch office and (5) In Person - You may visit us in person at any one of our locations.

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 and/or the revised Agreement on the Idaho AgCredit website or by delivery to you via email. You agree to notify us immediately of any change in your email address.

Authorization for Electronic Access:

You agree that each signer for accounts under the listed primary customer(s) below may be granted electronic access to all of your accounts, and that each such signer may authorize others who are not signers (most commonly business managers or accountants, but not limited to these) to have access to your accounts unless you notify us otherwise in writing and we agree in writing to your request. You agree you are responsible and liable for any actions taken by any such authorized user, in addition to any unauthorized user that uses any authorized user's username and password to access your account. You understand that each additional authorized user increases your risk that a username and password with access to your account could be lost or stolen and used inappropriately, and you are liable for any such use.

While each signer may request individual access, we recommend you keep the number of authorized users to a minimum in order to reduce the risk of unauthorized access.

Primary Customers:

The primary customer is the customer whose tax identification number is tied to one or more accounts. Customers who do business under more than one business name may have more than one primary customer. This Agreement applies to all present and future accounts tied to the following primary customers:

Customer Number: Customer Name:

Agreement Date: _____

Authorized Signatures:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____