



AMERICAN HERITAGE BANK

ONLINE BANKING AGREEMENT

BY USING THE ONLINE BANKING SERVICE DESCRIBED BELOW, you agree to be bound by the terms and conditions of this Online Banking Agreement, including the consent to all future amendments of the agreement. If you do not understand any of the terms of this agreement, please contact us prior to your use of our service.

OVERVIEW

I. DISCLOSURES

- Terms
- Accepting the Agreement
- Changes in Terms & Fees
- Maintaining Your Accounts
- Access to American Heritage Online
- User ID & Password
- Electronic Mail
- Account Statements

II. AMERICAN HERITAGE ONLINE

- Service Requirements
- Available Services
- Funds Transfer Limits
- Bill Payments
- Stop Payments
- Warranty Disclaimer

III. LIABILITY

- Responsibility to Notify
- Error Resolution Procedure
- Our Liability
- Indemnification
- Joint & Several Liability
- Corporate & Partnership Authorization
- Protecting Passwords
- Acknowledging Commercially Reasonable Security
- Liability for Loss or Erroneous Data
- Virus Warning
- Limitation of Our Liability

IV. GENERAL PROVISIONS

- Termination
- Assignment
- Waiver
- Notices
- Disclosure of Information
- Authorization to Obtain Information
- Legal Process
- Waiver of Jury Trial

- Choice of Venue
- Governing Law
- Ownership of Materials

I. DISCLOSURES

THIS ONLINE BANKING AGREEMENT (“Agreement”) between you and American Heritage National Bank governs your use of the online banking service provided herein (“American American Heritage Online”). In addition to this Agreement and other Account agreements that have been separately provided to you, our Privacy Policy also applies to your Accounts. We suggest that you review these items in order to understand all of your relative rights and responsibilities in connection with your use of American Heritage Online.

TERMS

In this Agreement, the words:

- “American American Heritage Online” refers to all services that are accessible by you through the online banking service provided by American Heritage National Bank, including, but not limited to, the services provided by American Heritage Online and any additional services that may be available in the future.
- “We,” “us,” “our” and “American American Heritage” refers to American Heritage National Bank.
- “You” or “your” refers to any person accessing one or more accounts using American Heritage Online and any person who has an interest in an account or other relationship accessible through American Heritage Online.
- “Authorized representative” refers to any person whom you allow to access your account through American Heritage Online.
- “Account” refers to any deposit or loan account maintained at American Heritage National Bank.

ACCEPTING THE AGREEMENT

You understand that by using American Heritage Online or by authorizing others to use them, you have agreed to the terms and conditions of this Agreement and that no signature by you is required on this Agreement. You agree to use American Heritage Online solely as provided in this Agreement. When any transfer, payment or online service generates items to be charged to your Account, you agree that we may debit your Account without requiring a signature by an authorized representative on the item and without prior notice to you. We may, from time to time, introduce new online banking services. When this happens, we will update the Website to include them. By using any American Heritage Online, you agree to be bound by the terms contained in this Agreement at that time.

CHANGES IN TERMS & FEES

We may change American Heritage Online and the terms, including fees, set forth in this Agreement at any time. You will be notified of any such change as required by applicable law, either by mail or by an electronic message. You understand that by using American Heritage Online after a change becomes effective, you have agreed to it.

MAINTAINING YOUR ACCOUNTS

You agree to properly maintain your Accounts, to comply with the rules governing your Accounts, and to pay any fees associated with the use or maintenance of your Accounts. Any issue relating to an Account or service with American Heritage which you access through American Heritage Online shall be governed by the law(s) specified in the agreement for that Account or service. Your deposit and loan accounts can be viewed and accessed in American Heritage Online. Your Accounts will continue to be governed by the terms and conditions of your Account agreements and your loan agreements, except where it is noted in this Agreement. This Agreement will control if there is a conflict with your other agreements and this Agreement. In addition, each Account and American Heritage Online is subject to the following: (1) the terms or instructions appearing on a screen when using American Heritage Online, (2) American Heritage rules, procedures and policies applicable to your Accounts, (3) rules and regulations of any funds transfer system used in connection with American Heritage Online, and (4) applicable state and federal laws and regulations.

ACCESS TO AMERICAN HERITAGE ONLINE

You may access American Heritage Online and your Accounts to check balances, transfer funds, and view transaction history. To access American Heritage Online you must have an USER ID and PASSWORD and the required hardware and software. You are solely responsible for having the required hardware and software and for securing an Internet service provider. Subject to the terms of this Agreement, American Heritage Online will generally be able to access your Accounts at the www.logbank.com internet site seven days a week, 24 hours a day. A transfer requested through American Heritage Online before the transfer cutoff time on a business day will generally be posted to your Account the same day. All transfers requested after the posted transfer cutoff time on a business day or on a day that is not a business day, will be posted on the next business day. Every day is a business day except Saturdays, Sundays, and banking holidays. At certain times, American Heritage Online may not be available due to system maintenance or circumstances beyond our control. During these times, you may use the American Heritage automated telephone system or your American Heritage National Bank location to obtain information about your Accounts.

ACCESS ID & PASSWORD

You will be given an USER ID and PASSWORD that will give you and each of your authorized representatives access to American Heritage Online. We are entitled to act on instructions received under your USER ID and PASSWORD. You agree to notify us immediately if your USER ID and PASSWORD are lost or stolen or if you believe someone else has discovered your USER ID and PASSWORD. You are responsible for familiarizing all authorized representatives with the terms of this Agreement and for keeping your American Heritage Online USER ID and PASSWORD confidential. IF YOU GIVE YOUR USER ID AND PASSWORD TO SOMEONE ELSE, YOU ARE AUTHORIZING THAT PERSON TO ACT ON YOUR BEHALF.

ELECTRONIC MAIL

You can communicate with us via electronic mail ("email"). However, please remember that we will not immediately receive an email sent by you. If you need to contact us immediately, please call the number of your American Heritage banking location. No action will be taken on any electronic message you send to us until we actually receive your message and have a reasonable opportunity to act on it. EMAIL CANNOT BE USED TO MAKE AN ACCOUNT BALANCE INQUIRY, A STOP PAYMENT OR A FUNDS TRANSFER. EMAIL CANNOT BE USED TO

CANCEL A TRANSFER OR A LOAN PAYMENT. NEVER SEND US YOUR USER ID OR PASSWORD OR OTHER SENSITIVE ACCOUNT INFORMATION VIA EMAIL.

ACCOUNT STATEMENTS

All of your daily transactions, payments, and funds transfers will appear on American Heritage Online and on your Account statement(s). You can access transactional information for your current statement.

II. AMERICAN HERITAGE ONLINE

SERVICE REQUIREMENTS

To use American Heritage Online, you must have an Account maintained at American Heritage National Bank; an online banking USER ID and PASSWORD; and a computer with Internet service.

AVAILABLE SERVICES

Through American Heritage Online, you may:

- Access your Accounts.
- Transfer funds between your Accounts either on a one-time or recurring basis.
- View previous day balance information for your checking, money market deposit, loan and savings accounts.
- Review transactions for the current statement cycle and transactions from your previous bank statement for up to 15 business days after your statement end date.
- Send us email messages and questions regarding your online banking.

FUNDS TRANSFER LIMIT

Federal regulations limit the number of third party or preauthorized, automatic or telephone transfer and withdrawal requests from savings and money market accounts to six per statement period.

Loan payments to us are not included in these limits.

BILL PAYMENTS

Bill payments feature of American Heritage Online allows you to instruct us to pay bills designated by you in accordance with the instructions we provide you. In designating a payee for bill payment, you must provide us with detailed "payment instructions," including the payee's name and address, your account number with the payee, the payment amount, the "payment date", the "designated account", and the frequency of payments. You authorize us to follow your payment instructions and to rely on the accuracy of all information you provide. Payment instructions we receive from you are not processed instantaneously; rather, your instructions are processed with other transactions affecting your account during our nightly processing of your account after the close of each banking day. Payment instructions received on a non-business day or after 4:00 p.m. on a business day will not be processed or considered received until the next business day. Payment will be made, and your account will be charged, according to the provisions set forth below. We reserve the right to select the method in which to remit funds on your behalf to the payee.

Designation of Payees. Before we can pay a bill for you, you must set up the payee on American Heritage Online. Because it may take several days to transmit payment to your payees, you must

provide us with payment instructions with sufficient advance notice as posted on the online banking screens (generally five days). The payment of taxes, payments into court, and payments to payees located outside the continental United States through American Heritage Online are prohibited, whether or not American Heritage Online executes the transaction. You will be solely responsible for any claims or damages resulting from your scheduling of these types of payments or from any payments to prohibited payees, whether or not we refuse to make the payment or the payment is delayed or improperly processed. We reserve the right to refuse to pay any person or entity to whom you may direct a payment. We will notify you promptly if we decide to refuse to pay a person or entity designated by you; however, we are not required to notify you regarding a prohibited payee or any payment prohibited under this Agreement.

Payments. The "payment date" that you enter with your payment instructions is the date we will charge your account for the amount of the payment. Please select a payment date that allows sufficient processing and mailing time to reach the payee by the due date (see online banking screens for specific information). If the actual payment due date falls on a non-business day, you must select a payment date that is at least one business day before the payment due date. If you specify a payment date that is not a business day, we will consider the next business day as the payment date, and we will charge your account on that date. The payment date you enter with your payment instructions should be prior to any late date or grace period. If your payment instructions do not meet all of these requirements, you bear the risk that the payee will not receive your payment by the payment due date, and you will be responsible for any and all late fees, penalties, finance charges and other actions taken by the payee.

Bill Payment Account. In your payment instructions, you must designate an account from which you will make payment for each bill you wish to pay using American Heritage Online ("designated account"). American Heritage Online will instruct you on how to designate an account for a bill payment. You authorize us to charge the designated account according to your payment instructions. You agree that you will have funds available in the designated account for each payment by 4:00 p.m. on the payment date you have designated in your payment instructions. If you do not have sufficient funds in the designated account to cover the transaction, the transaction may not be completed or, in our discretion and without notice to you, we may complete the transaction with the payee and make additional attempts to debit your account for the amount plus associated service fees and charges or otherwise seek recovery of the amount and service fees and charges from you. In either event, you are responsible and agree to reimburse us for all insufficient funds and related service fees and charges, and you remain liable to us for all funds we have advanced plus applicable service fees and charges until we are paid in full. Availability of funds in other accounts will not prevent insufficient funds charges or rejection of a payment if you do not have sufficient funds in the designated account. If we are unable to complete the payment transaction according to your payment instructions for other reasons (such as incomplete or inaccurate information), the transaction will not be completed. We will attempt to notify you by e-mail or U.S. mail, but we shall have no obligation or liability if we do not complete a transfer or payment because there are insufficient funds in the designated account to process the transaction or because of incomplete or inaccurate information, and you are responsible for either making alternate arrangements for the payment or rescheduling the payment through American Heritage Online.

Limitations and Overdrafts. We are only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. We will not be liable in any way for damages you incur if you do not have sufficient funds in the designated account to make the payment on the processing date, for delays in mail delivery, for changes to the payee's address or account number unless you have advised us of the change sufficiently in advance, for the failure of any payee to correctly account for or credit the payment in a timely manner, if you have not provided correct payment information, if you have been advised that the payment processing center is not working properly but you execute a transaction anyway, or for any other circumstances beyond our control. If your use of American Heritage Online overdraws your account and the overdraft is not covered by an approved line of credit relating to the overdrawn account, you agree to make immediate payment to us of the amount of any such overdraft, together with any related service charges. We may also charge the overdraft and related service charges against any of your other accounts to the extent permitted by applicable law or agreement.

STOP PAYMENTS

We will accept online requests from an authorized representative to stop payment on any check or electronic draft. We will process requests received prior to the posted cutoff time on the same business day received. Requests received after the posted cutoff time will be processed on the next business day. We must receive a stop payment request at a time that will give us a reasonable opportunity to act on it prior to payment of the item. Generally, stop payments are not processed until the cutoff time or later on that business day. **STOP PAYMENT REQUESTS ARE NOT EFFECTIVE IF, EITHER BEFORE OR WITHIN 24 HOURS OF WHEN THE STOP PAYMENT ORDER WAS PLACED, WE HAVE ALREADY CASHED THE ITEM OR BECOME OTHERWISE LEGALLY OBLIGATED FOR ITS PAYMENT. WE ASSUME NO RESPONSIBILITY IF ANY INFORMATION PROVIDED IS INCORRECT OR INCOMPLETE THAT WOULD CAUSE THE CHECK TO BE PAID (i.e., incorrect check number, amount, account number or date).**

Once placed, the stop payment order will remain in effect for six months from the date when it was authorized. Stop payment requests made through American Heritage Online do not require additional written authorization to remain in effect. An authorized representative may renew the stop payment order for an additional six-month period when the expiration date arrives. You are responsible for monitoring the expiration of stop payments. No notice will be provided to you that a stop payment is expiring. A fee will be charged for each stop payment and each extension of a stop payment. In order to cancel a stop payment, an authorized representative is required to fax or deliver a written request to your American Heritage National Bank location. **STOP PAYMENTS CANNOT BE CANCELED VIA EMAIL.**

WARRANTY DISCLAIMER

American Heritage Online is provided "AS IS" without any warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose. All implied warranties are disclaimed.

III. LIABILITY

RESPONSIBILITY TO NOTIFY

CALL US IMMEDIATELY if you believe any USER ID or PASSWORD has been lost or stolen, or if you believe someone has transferred or may transfer money from your Account without your permission, or if you suspect any fraudulent activity on your Account. You could lose all the money in your deposit accounts and your maximum line of credit. If your deposit account statement shows transfers or payments that you did not make and you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost. DO NOT SEND NOTIFICATION OF LOST OR STOLEN USER IDS AND PASSWORDS OR UNAUTHORIZED TRANSFERS VIA EMAIL.

ERROR RESOLUTION PROCEDURE

In case of errors or questions about transfers or payments from your Accounts, contact your local American Heritage Bank or write to us at: American Heritage National Bank, Attn: Customer Service, 24 Second Street South, P.O. Box 509, Long Prairie MN 56347-0509. Please tell us: (1) your name and account number, (2) detailed description of the error or transfer that you are unsure about, (3) clear explanation of why you believe it is an error, and (4) dollar amount of the suspected error. We must receive your inquiry no later than 60 days after we sent you the first statement on which the problem or error appeared.

OUR LIABILITY

Our liability to you is limited to the extent stated in any other Account and/or loan agreements, notices, and disclosures that are separately provided to you from time to time regarding your Accounts and/or this Agreement. This section explains the complete extent of our liability to you only to the extent that it has not been separately disclosed to you by any of these agreements, notices, or disclosures.

NEITHER AMERICAN HERITAGE, NOR ANY OF ITS DIRECTORS, EMPLOYEES OR AGENTS MAKES ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND REGARDING THE PERFORMANCE OR QUALITY OF AMERICAN HERITAGE ONLINE OR THE RESULTS THAT MAY BE OBTAINED FROM USING AMERICAN HERITAGE ONLINE. AMERICAN HERITAGE SPECIFICALLY DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE, WARRANTIES OF MERCHANTABILITY OR WARRANTIES AGAINST INFRINGEMENT.

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HERITAGE, ITS EMPLOYEES, AGENTS, CONTENT PROVIDERS AND LICENSORS SHALL NOT EXCEED THOSE AMOUNTS SPECIFICALLY PROVIDED FOR IN THIS AGREEMENT.

Further, we will not be obligated to honor, in whole or in part, any transaction or instruction which: (1) is not in accordance with any term or condition applicable to the relevant service in this Agreement or your Account agreements, (2) we have reason to believe may not have been authorized by you or any third person whose authorization we believe is necessary, or which involves funds subject to a hold, dispute, restriction or legal process we believe prevents their withdrawal, (3) would violate any applicable provision of any risk control program of the Federal Reserve or any applicable rule or regulation of any other federal or state regulatory authority, (4) is not in accordance with any other requirement of our applicable policies, procedures or practices, or (5) we have reasonable cause not to honor for your protection or ours.

INDEMNIFICATION

Except to the extent of American Heritage's liability pursuant to the terms of this Agreement or any other agreement or notice that otherwise governs your Account, you agree to indemnify and hold us, our directors, officers, employees and agents harmless from any and all loss, liability, claims, demands, judgments and expenses (including attorneys' fees) arising out of, or in any way connected with, your use or misuse of American Heritage Online. This indemnification is provided without regard to whether our claim for indemnification is due to the use of American Heritage Online by you, or your authorized representatives.

JOINT & SEVERAL LIABILITY

If any one or more of your Accounts has co-owners, each co-owner will be jointly and severally liable for any obligation which arises from the use of American Heritage Online to access the account. This joint and several liability shall extend as well to any line of credit accessed through any such account.

CORPORATE & PARTNERSHIP AUTHORIZATION

You represent that each authorized representative who has been issued USER ID and PASSWORD has general authority from your organization to give instructions within the access capability associated with such USER ID and PASSWORD (including general authority over the movement of your organization's funds and over accounts with American Heritage), all as evidenced by the banking resolution, partnership declaration or other agreements you have provided to American Heritage, and that American Heritage has full authorization from your organization to rely and act upon instructions identified by such USER ID and PASSWORD.

PROTECTING YOUR PASSWORDS

You agree that we may send notices and other communications, including USER ID and PASSWORD, to the current address shown in our records, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that American Heritage will not be responsible or liable to you in any way if information is intercepted by an unauthorized person, either in transit or at your place of business. You agree to: (1) keep your PASSWORD secure and strictly confidential, (2) instruct each person to whom you give a PASSWORD that he or she is not to disclose it, and (3) immediately notify us and select a new PASSWORD if you believe a PASSWORD may have become known to an unauthorized person.

We may suspend or cancel your PASSWORD even without receiving such notice from you, if we suspect a PASSWORD is being used in an unauthorized or fraudulent manner.

WE WILL HAVE NO LIABILITY TO YOU FOR ANY UNAUTHORIZED PAYMENT OR TRANSFER MADE USING YOUR PASSWORDS THAT OCCURS BEFORE YOU HAVE NOTIFIED US OF POSSIBLE UNAUTHORIZED USE AND WE HAVE HAD A REASONABLE OPPORTUNITY TO ACT ON THAT NOTICE.

ACKNOWLEDGING COMMERCIALLY REASONABLE SECURITY

By using American Heritage Online, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we had a reasonable opportunity to act on such notice).

LIABILITY FOR LOSS OR ERRONEOUS DATA

Each party will bear the liability or the risk of any error or loss of data, information, transactions or other losses which may be due to the failure of their respective computer system or third party communications provider on which each party may rely. We shall have no liability to you for any damage or other loss, direct or consequential, which you may incur by reason of your use of your computer system.

VIRUS WARNING

WE ARE NOT RESPONSIBLE FOR ANY ELECTRONIC VIRUS THAT YOU MAY ENCOUNTER USING ONLINE BANKING. Undetected or unrepaired electronic viruses may corrupt and destroy your computer programs, files and hardware. We exercise the necessary measures to reasonably protect our computer system. We encourage you to routinely scan your computer and diskettes, using a reliable virus protection product to detect and remove any viruses found.

LIMITATION OF OUR LIABILITY

If we fail or delay in making payment or transfer pursuant to your instructions, or if we make a payment or transfer in an erroneous amount which is less than the amount per your instructions, unless otherwise required by law our liability shall be limited to interest on the amount which we failed to timely pay or transfer, calculated from the date on which the payment or transfer was to be made until the date it was actually made or you canceled the instructions. We may pay such interest either to you or the intended recipient of the payment or transfer, but in no event will we be liable to both parties, and our payment to either party will fully discharge any obligation to the other. If we make a payment or transfer in an erroneous amount which exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the payment or transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average

federal funds rate at the Federal Reserve Bank in the district where the Bank is headquartered for each day interest is due, computed on the basis of a 360-day year.

UNLESS OTHERWISE REQUIRED BY LAW, IN NO EVENT WILL WE BE LIABLE TO YOU FOR SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR ATTORNEYS' FEES, EVEN IF WE ARE ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.

IV. GENERAL PROVISIONS

TERMINATION

You may terminate or discontinue American Heritage Online at any time by giving us a written 10 days prior notice. American Heritage may terminate this Agreement and/or your access to American Heritage Online, in whole or in part, at any time at our sole discretion, unless otherwise required by applicable law.

ASSIGNMENT

You may not transfer, assign or delegate all or any part of your rights or duties under this Agreement. We may assign this Agreement to any company affiliated with us or to any other party.

WAIVER

Any waiver of the terms and conditions under this Agreement will not be effective unless in writing and signed by our authorized officer. A waiver on one occasion will not be construed as a bar or waiver of any rights or remedies on future occasions.

NOTICES

UNLESS OTHERWISE REQUIRED BY APPLICABLE LAW, IN THE EVENT THAT WE ARE REQUIRED TO PROVIDE A NOTICE OR OTHER COMMUNICATION TO YOU IN WRITING, THAT NOTICE OR OTHER COMMUNICATION MAY BE SENT TO YOU ELECTRONICALLY TO YOUR INTERNET ADDRESS AS REFLECTED IN OUR THEN CURRENT RECORDS.

DISCLOSURE OF INFORMATION

The circumstances under which we will disclose information about you or your Accounts, has been separately disclosed to you in our Privacy Policy and in other disclosures which have been provided directly to you. Our Privacy Policy may change from time to time and is always available on-line and at your American Heritage banking location.

AUTHORIZATION TO OBTAIN INFORMATION

You agree that we may obtain and review your credit report from a credit bureau at any time during the life of this Agreement. You agree that we may contact any source necessary, including third parties such as, but not limited to, merchants and other financial institutions, in connection with resolving any problems with American Heritage Online.

LEGAL PROCESS

If we are served with any notice of lien, attachment, levy, garnishment or other legal process

relating to you or your Account, we are authorized without notice to you or any joint Account Holder, except where required by law, to withhold the withdrawal or payment of so much of the funds in your Account that may be the subject of such notice or legal process. We may disburse such amount out of your Account to a court or to such persons as applicable state or federal law either requires or permits because of such powers. We have no liability to you for such withholding or disbursements or for refusal by us to permit withdrawals or payment against your Account because of a court order or other legal process including the return by us of items presented against your Account as unpaid that otherwise would be paid. Any lien, attachment, levy, or garnishment against your Account is subject to our right of set-off as provided in the Agreement unless prohibited by law. You agree to pay our costs and expenses for complying with such legal process, including legal costs and attorneys' fees, costs of research and copying and administrative fees.

WAIVER OF JURY TRIAL

YOU AND AMERICAN HERITAGE HEREBY WAIVE THE RIGHT TO TRIAL BY JURY OF ALL DISPUTES, CONTROVERSIES AND CLAIMS BY, BETWEEN OR AGAINST EITHER YOU OR AMERICAN HERITAGE WHETHER THE DISPUTE, CONTROVERSY OR CLAIM IS SUBMITTED TO ARBITRATION OR IS DECIDED BY A COURT.

CHOICE OF VENUE

Any action at law, suit in equity or other judicial proceeding for the enforcement of this Agreement or any provision thereof shall be instituted only in the courts of Todd County and the State of Minnesota.

GOVERNING LAW

This Agreement will be governed by, construed and enforced in accordance with federal law and the laws of the State of Minnesota.

OWNERSHIP OF MATERIALS

The content and information on our site is the property of American Heritage National Bank and the unauthorized reproduction or distribution of any portions is prohibited.

[Signature Page, see Online Banking & eStatements Enrollment Form]

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