

TIMBERWOOD BANK
BUSINESS ONLINE CASH MANAGEMENT AGREEMENT

Please review the following terms and conditions.

The undersigned, _____, (the “**Company**”), hereby requests that Timberwood Bank (“**Timberwood**”) provide to Company Business Online Cash Management services on the terms and conditions set forth below.

This Business Online Cash Management Agreement (the “**Agreement**”) between Company and Timberwood governs Company’s use of Business Online Cash Management, an electronic service that permits Timberwood’s business customers to access financial services through the Internet. In this Agreement, the term “**Business Online Cash Management**” refers to all services currently accessible by Company through the Business Online Cash Management electronic service. Additional services may be available in the future. By using any available Business Online Cash Management service, Company agrees to be bound by the terms contained in this Agreement at that time.

Terms Used in this Agreement

- “We,” “us,” “our” and “Timberwood” refer to Timberwood Bank, a Wisconsin state-chartered bank.
- “Authorized Representatives” refers to the Senior Administrator and each person authorized by the Senior Administrator to transact business on Company’s Covered Accounts.
- “Account” refers to any business deposit or loan account maintained at Timberwood and not maintained for personal, family or household use.
- “ACH Origination Agreement” refers to the Agreement that is required to activate the Timberwood ACH module.
- “Authorization Form” refers to Company’s Senior Administrator Authorization signed by an Authorized Signer for Business Online Cash Management services.

Enrollment/Client Authorization

To establish Business Online Cash Management, Company must complete a Senior Administrator Authorization Form (“**Authorization Form**”) evidencing Company’s desire to access its accounts using Business Online Cash Management, and identifying the specific accounts that will be accessible (the “**Covered Account(s)**”) and the specific Business Online Cash Management functions that we will provide to Company. The Company shall designate one person authorized to access Business Online Cash Management (the “**Senior Administrator**”) on the Authorization Form. The Senior Administrator shall designate the additional persons who will have access to Business Online Cash Management (together with the Senior Administrator the “**Authorized Users**”) and the specific services available to each Authorized User. By signing the Authorization Form, Company is agreeing to the terms and conditions set forth in this Agreement. Transfers, payments or other services transacted through Business Online Cash Management may generate items to be charged to Company’s Covered Account(s). Company agrees that we may debit such charges Company’s Covered Account without prior notice to Company, and without requiring a signature by an Authorized Representative on such item.

Company’s Responsibility

Company is responsible for selecting all systems, hardware and its Internet service provider and for any defect, virus, malfunction or interruption in service or security due to hardware failure, its choice of Internet service and systems and computer services. We have no responsibility or liability for same.

Business Online Cash Management makes use of a private network, intended for authorized users only. BY USING BUSINESS INTERNET BANKING, COMPANY AGREES TO ACCEPT COMPLETE RESPONSIBILITY. NEITHER TIMBERWOOD, NOR ANY OF ITS DIRECTORS, EMPLOYEES OR AGENTS MAKES ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND REGARDING

THE PERFORMANCE OR QUALITY OF BUSINESS ONLINE CASH MANAGEMENT OR THE RESULTS THAT MAY BE OBTAINED FROM USING THE BUSINESS ONLINE CASH MANAGEMENT SERVICES. TIMBERWOOD SPECIFICALLY DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE, WARRANTIES OF MERCHANTABILITY OR WARRANTIES WITH REGARD TO THIRD PARTY CLAIMS OF INFRINGEMENT. USE OF BUSINESS ONLINE CASH MANAGEMENT IS AT THE SOLE RISK OF THE COMPANY. NEITHER TIMBERWOOD, NOR ANY OF ITS DIRECTORS, EMPLOYEES OR AGENTS SHALL BE LIABLE FOR ANY DAMAGES OR LOSSES, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, INCIDENTAL OR PUNITIVE DAMAGES, RESULTING FROM OR CAUSED BY THE USE, OR ATTEMPTED USE, OF BUSINESS ONLINE CASH MANAGEMENT, OR ITS CONTENT, INCLUDING, WITHOUT LIMITATION, LOSSES RELATED TO: YOUR USE, OR INABILITY TO USE BUSINESS ONLINE CASH MANAGEMENT; ANY ERRORS, OMISSIONS OR DEFECTS IN ANY CONTENT; ANY INTERRUPTIONS OR DELAYS IN THE BUSINESS ONLINE CASH MANAGEMENT SERVICE; OR COMPUTER VIRUSES, WORMS OR SIMILAR PROGRAMS RECEIVED BY COMPANY AS A RESULT OF COMPANY'S USE OF BUSINESS ONLINE CASH MANAGEMENT. NOTWITHSTANDING THE FOREGOING, ANY LIABILITY OF TIMBERWOOD, ITS EMPLOYEES, AGENTS, CONTENT PROVIDERS AND LICENSORS SHALL NOT EXCEED THOSE AMOUNTS SPECIFICALLY PROVIDED FOR IN THIS AGREEMENT.

Password and Access ID

Each Authorized Representative designated by the Senior Administrator will receive a temporary password and an access ID ("**Access ID**"), which will be required to access Business Online Cash Management. Each Authorized Representative will be required to change his or her password after the initial login. Thereafter, an Authorized User may change his or her password at any time for Business Online Cash Management by following our instructions and security procedures for changing passwords. Online passwords are case sensitive and must be at least eight to twelve characters and must include an alpha, a numeric, and a special character. We recommend that Company's passwords be changed regularly. We may also issue Company a separate PIN and/or a security fob ("**Fob**"), which generates a one-time time password for certain transactions, such as ACH Transactions.

The Senior Administrator will be responsible for removing any Authorized Users' access to any of Company's Covered Accounts. We are entitled to act on instructions received under any password, Access ID or PIN. The Company is responsible for familiarizing all Authorized Users with the terms of this Agreement and for keeping Company's Business Online Cash Management passwords, Access IDs, and PINs confidential. Unless we agree with Company in writing to different security procedures, Company and each Authorized User acknowledge and agree that the authenticity of payment orders processed through Business Online Cash Management will be verified using each Authorized User's Access ID and password, and, if applicable, fob passwords and PIN numbers.

Customer Liability

The Company is responsible for maintaining the confidentiality of the Access IDs, and/or fobs or PINs provided to Company and its Authorized Users, as well as any passwords provided to or selected by any Authorized Users. The Company understands and agrees that it is responsible for all transactions incurred using Access IDs, passwords or PINs of Authorized Users. Each Authorized User agrees not to disclose his or her Access ID, password or PIN to any other individual or third-party. In addition, any Authorized User who is assigned a Fob shall not provide any other individual or third-party access to the Fob, unless such person is also an Authorized User. Anyone to whom an Authorized User discloses his or her Access ID, passwords and, if applicable, Fob or PIN and anyone who has access to an Authorized User's Access ID, password and, if applicable, Fob or PIN will have full access to the services Company can perform on Business Online Cash Management, including full access to Company's Covered Accounts. Each Authorized User's authority will be limited only to the extent that the Access ID, password, Fob or PIN

was established with limitations on the services that could be performed using that Access ID, password, Fob or PIN. We are entitled to presume that all communications containing a proper Access ID, password and, if applicable, Fob password or PIN, are authorized by Company and to act upon those communications, and Company will be bound by any transaction performed by any person using that Access ID, password and, if applicable, Fob password or PIN. The Company assumes full responsibility and liability for the consequences of any misuse or unauthorized use of or access to Business Online Cash Management or disclosure of any confidential information or instructions of Company by Company, its Authorized Users or other employees, agents or other third parties that gain access to Company's Access IDs, passwords, Fobs and/or PINs. The use of Access IDs, passwords, Fobs and PINS as security measures may be in addition to any other security procedures identified in agreements Company has with us relating to funds transfers such as an ACH Agreement applicable to ACH transfers made using Business Online Cash Management.

Contact in Event of Unauthorized Access

Company should call us IMMEDIATELY at 1-608-372-2265 if Company believes that any Company Access ID, password, Fob or PIN has been lost or stolen, or if Company believes someone has transferred or may transfer money from a Covered Account without Company's permission, or if Company suspects any fraudulent activity on a Covered Account. If such event occurs Company could lose all of the money in its Covered Accounts (plus maximum overdraft line of credit).

No Timberwood employee will contact Company via e-mail or by telephone requesting any of Company's Business Online Cash Management Access IDs, passwords, or PINS. If Company is contacted by anyone requesting this information, please alert us immediately by calling us at number listed above.

Acknowledgement of Commercially Reasonable Security Procedures

By using Business Online Cash Management, Company acknowledges and agrees that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. Company agrees to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless Company has given us prior notice of possible unauthorized use as described above and we had a reasonable opportunity to act on such notice.

Access to Business Online Cash Management

To access Business Online Cash Management Services Company must have the following:

- A Timberwood business or commercial Account;
- Service through an Internet service provider;
- A computer and Internet Explorer version 5.5 or above and 128 bit SSL (Secured Sockets Layer) encryption, and
- A Business Online Cash Management Access ID and password for each Authorized Representative. ACH Originators and Remote Deposit Customers will generate passwords for such transactions through the Fob provided by Timberwood Bank, and will receive a separate PIN. ACH Origination and Remote Deposit services require Company to enter into a separate agreement.

Company is solely responsible for having the required hardware and software and for securing an Internet service provider.

Company may use Business Online Cash Management to:

- Transfer funds between Company's Covered Accounts, either on a one-time or recurring basis
- Make payments to Company's Timberwood loans
- Draw on Company's Line of Credit and transfer to Checking (Restrictions may apply)
- Process Direct Deposit of Payroll
- Transfer funds to external accounts via ACH (separate ACH Origination Agreement required)

- Perform remote deposit capture (separate Remote Deposit Capture Agreement required)
- View previous day balance information for Company's Covered Accounts
- Review transactions for the current statement cycle and transactions from Company's previous bank statement for up to 30 business days after Company's statement end date
- Access all Company's Covered Accounts

Account Access

Subject to the terms of this Agreement, Business Online Cash Management will generally be able to access Company's Covered Accounts at the www.timberwoodbanks.com Internet site seven days a week, 24 hours a day. At certain times, Business Online Cash Management may not be available due to system maintenance or circumstances beyond our control. During these times, Company may use Timberwood's Telephone Banking (1-877-358-6552), a Timberwood automated teller machine ("ATM"), or visit Company's nearest Timberwood branch location to obtain information about Company's Covered Accounts.

Company may choose the Covered Accounts that Company wants access to through Business Online Cash Management on Company's Authorization Form. Company agrees to properly maintain Company's Covered Accounts, to comply with the rules governing Company's Covered Accounts, and to pay any fees associated with the use or maintenance of Company's Accounts.

Business Days

Our business days ("**Business Days**") are Monday through Friday, except Federal Reserve holidays ((New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day).

Fund Transfers

Fund transfers (other than ACH transfers) requested through Business Online Cash Management before the transfer cutoff time of 6:00 p.m. on a business day will generally be posted to Company's Covered Account(s) the same day. All such 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. If Company schedules a funds transfer for a future date, Timberwood processes the transfer after the close of business on that date, if that day is a business day. If the date Company requests a fund transfer is not a business day, Timberwood processes the transfer on the next business day. If Company schedules a recurring funds transfer and the transaction date does not exist in a month, the payment will be processed on the next business day for savings account transactions. Our business day begins at 9:00 a.m. All references to time of day will be as of the then prevailing Central Time in Tomah, Wisconsin.

ACH Credit and Debit Entries

ACH Credit and Debit fund transfers are governed by our ACH Origination Agreement. In general, we will initiate properly authorized and completed ACH Credit and Debit Entries (subject to funds availability) on the business day that the request was received (or a future requested business day) provided the requests are received by us prior to the posted online cutoff time of ____ p.m., provided that Company is in compliance with the Business Online Cash Management ACH Agreement. Company agrees to comply with and be subject to the applicable NACHA Operating Rules, as amended from time to time. Company's specific duties and responsibilities set forth in this Agreement and the ACH Origination Agreement shall in no way limit this undertaking.

Limitation on Transfers

Under federal regulations, Company may make no more than six transfers and withdrawals to another of Company's accounts or to a third party by means of a preauthorized electronic fund transfer, telephone (or data transmission) transfer, including Business Online Cash Management transactions, or check and draft, debit card or similar order to third parties per calendar month from Company's savings or money market

deposit account. Each fund transfer through Business Online Cash Management from Company's savings or money market deposit account is counted as one of the six limited transfers Company is permitted each month. (However, payments to Company's loan accounts with us are not counted toward this limit for savings and money market deposit accounts.) The Company's Deposit Account Rules may include other restrictions and charges.

Account Statements

All of Company's daily transactions, payments, and funds transfers will appear on Business Online Cash Management and on Company's Account statement(s). Company can access transactional information for Company's current statement cycle. Company's previous bank statement may be available for up to 30 days after Company's statement end date.

Our Obligation to Make Transfers.

We are not obligated to make any transfer:

- If, through no fault of ours, Company's Covered Account(s) does not contain sufficient collected funds to make the transfer.
- If the money in Company's Covered Account(s) is subject to legal process or other encumbrances restricting the transfer.
- If the transfer would go over the credit limit on Company's overdraft credit plan, if any.
- If a transfer system was not working properly and Company knew about the breakdown when it started the transfer.
- If Company attempts to make a transfer after our published cut-off times.
- If circumstances beyond our control (such as fire, flood or power failure) prevent the transfer or use of Business Online Cash Management despite reasonable precautions that we have taken.
- If incomplete or inaccurate information is forwarded to us by Company or through an automated clearinghouse.
- If Company has not provided us with complete and correct payment information, including without limitation the name, address, account number and payment amount for any payment transfer.
- If Company has not properly followed the instructions for using Business Online Cash Management Agreement.
- If Company's operating system is not properly installed or functioning properly.
- For errors or failures from any malfunctions of Company's browser, internet service provider, computer, computer virus or other problems relating to the computer equipment Company or its Authorized Users use with Business Online Cash Management, including, without limitation, Company or its Authorized Users' inability to access Business Online Cash Management or any part of Business Online Cash Management.

- For a failure to provide access or for interruptions in access to the Business Online Cash Management due to Business Online Cash Management system failure.

The situations discussed above are examples and are not an exhaustive list. There may be other situations under which we are not obligated to make a transfer.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, 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. 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 ONLINE CASH MANAGEMENT OR OUR PERFORMANCE HEREUNDER.

Indemnification

Except to the extent of Timberwood's liability pursuant to the terms of this Agreement or any other agreement or notice that otherwise governs Company's Covered Account(s), Company agrees to indemnify and hold us, our directors, officers, employees and agents harmless from any and all loss, liability, claims, demands, judgments and expenses (including attorney's fees) arising out of, or in any way connected with, Company's use or misuse of Business Online Cash Management. This indemnification is provided without regard to whether our claim for indemnification is due to the use of Business Online Cash Management by Company or any of Company's Authorized Representatives.

Fees

Timberwood offers the benefits and convenience of Business Online Cash Management free of charge. Fees for account research will be assessed at the rates set forth in Timberwood's fee schedule attached to this Agreement. Timberwood's fees are subject to change. Company will be notified of any such change as required by applicable law, either by mail or by an electronic message.

GENERAL PROVISIONS

Electronic Mail (E-mail)

Company's Senior Administrator can communicate with us via e-mail at info@timberwoodbanks.com. Please remember that we will not immediately receive an electronic message sent by Company. If

Company needs to contact us immediately, please call 608-372-2265. No action will be taken on any electronic message Company sends to us until we actually receive Company's message and have a reasonable opportunity to act upon it. Company cannot use e-mail to make an Account balance inquiry or a funds transfer. Company cannot use e mail to cancel a transfer or to make a loan payment. ***Never send us Company's Business Online Cash Management Access IDs or passwords, PINs or other sensitive Covered Account information via e mail.***

Termination

Unless otherwise required by applicable law, Timberwood may terminate this Agreement and/or Company's access to Business Online Cash Management, in whole or in part, at our discretion at any time. If reinstated, the current terms of this Agreement will control. Company may request reinstatement of Business Online Cash Management by calling Timberwood at 608-372-2265. The Company may terminate Business Online Cash Management by sending us written notice of termination at least 30 days prior to the effective date of such termination. Termination shall not affect the rights and obligations of the parties for transactions made with the Business Online Cash Management before we have had a reasonable time to respond to Company's termination request. The Company must cancel all future funds transfers, whether recurring or individual payments, when it terminates Business Online Cash Management or we may continue to process such payments.

Third Parties

The Company understands that support and services relating to Business Online Cash Management are provided by third parties other than us, and Company authorizes us to contract with third parties to provide such support and service. Unless a release is prohibited by law, Company releases us from any liability for failures, acts or omissions of any third party system operator including, but not limited to, unauthorized access to, theft or destruction of Company's information or instructions.

General

This Agreement is intended to supplement and not to replace other agreements between Company and us relating to Company's accounts, including, without limitation, our Privacy Policy, Deposit Account Rules, ACH Origination Agreement, and Remote Deposit Capture Agreement. In the event of a direct conflict between this Agreement and any other account rules and agreements that apply to Company's Covered Accounts or the functions performed using Business Online Cash Management, the agreement most specifically addressing the service or issue shall govern and prevail. For example, a provision addressing a security procedure that applies to ACH payment orders initiated using Business Online Cash Management contained in a separate ACH Origination Agreement addressing ACH transfer payment orders initiated using Business Online Cash Management shall prevail over a direct conflict with the security procedures in this Agreement because ACH transfers are more specifically addressed in our ACH Agreement than in this Agreement.

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 Company or Company's Timberwood Accounts, has been separately disclosed to Company in our Privacy Policy and in other disclosures which have been provided directly to Company. Our Privacy Policy may change from time to time and is always available on-line and at our banking locations.

Authorization to Obtain Information

Company agrees that we may obtain and review Company's credit report from a credit bureau at any time during the life of this Agreement.

Areas of Service

Business Online Cash Management services are generally available only to businesses whose principal officers are located in Wisconsin and are solely offered to businesses registered to do business in the United States of America.

Legal Process

If we are served with any notice of lien, attachment, levy, garnishment or other legal process relating to Company or Company's Covered Account(s), we are authorized without notice to Company or any joint Account Holder, except where required by law, to withhold the withdrawal or payment of so much of the funds in Company's Timberwood Account that may be the subject of such notice or legal process. We may disburse such amount out of Company's Covered Account(s) 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 Company for such withholding or disbursements or for refusal by us to permit withdrawals or payment against Company's Covered Account(s) because of a court order or other legal process, including the return by us of items presented against Company's Covered Account(s) as unpaid that otherwise would be paid. Any lien, attachment, levy, or garnishment against Company's Covered Account(s) is subject to our right of set-off as provided in the Agreement unless prohibited by law. Company agrees to pay our costs and expenses for complying with such legal process, including legal costs and attorney's fees, costs of research and copying and administrative fees.

Arbitration

Company and Timberwood agree that all disputes, claims and controversies between us, whether individual or joint in nature, arising from this Agreement, and other applicable agreements between Timberwood and Company, including but not limited to the ACH Origination Agreement and the Remote Deposit Capture Agreement, shall be arbitrated pursuant to the Rules of the American Arbitration Association in effect at the time the claim is filed. No act to take or dispose of any property shall constitute a waiver of this arbitration agreement or be prohibited by this arbitration agreement. This includes without limitation, obtaining injunctive relief or a temporary restraining orders. Judgment upon any award rendered by any arbitrator may be entered in any court having jurisdiction located in Wisconsin. Nothing in this Agreement shall preclude any party from seeking equitable relief from a court of competent jurisdiction. The statute of limitations, which would otherwise be applicable in an action brought by a party, shall be applicable in any arbitration proceeding, and the commencement of an arbitration proceeding shall be deemed the commencement of an action for these purposes. The Federal Arbitration Act shall apply to the construction, interpretation and enforcement of this arbitration provision.

Governing Law

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

Waiver

We may waive any term or provision of this Agreement at any time or from time to time, but any such waiver shall not be deemed a waiver of that term or provision in the future and any such waiver must be in writing. No delay or omission by us in exercising any right or remedy will impair the right or remedy or be deemed a waiver of the right in whole or in part.

Assignment

This Agreement shall be binding on the parties and their respective successors and assigns. We may assign rights and delegate duties under this Agreement to a company affiliated with us or to any other party.

Severability

The partial or complete invalidity of any one or more provisions of this Agreement shall not affect the validity or continuing force and effect of any other provisions.

Entire Agreement

This Agreement supersedes all previous agreements and understandings, either oral or written, between Company and Timberwood Bank with respect to Business Online Cash Management.

Counterparts

This Agreement may be executed in any number of counterparts, and by the parties on different counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

The undersigned authorized officer of the Company acknowledge(s) that she/he has read and agrees with the Timberwood Bank’s Business Online Cash Management Agreement, which includes disclaimers of liability and other matters of interest to users. By accessing the service, Company agrees to the terms and conditions of the Timberwood Bank Business Online Cash Management Agreement. The undersigned acknowledges that all advertised pricing is subject to change at any time without prior notice. Timberwood Bank reserves the right to refuse access to any user or business at any time.

TIMBERWOOD BANK

COMPANY

By: _____
Name: _____
Title: _____

By: _____
Name: _____
Title: _____