

Disclosure Statement

First Southern Bank Internet Banking Disclosure Statement.

This Disclosure Statement advises you of your rights and responsibilities under the Electronic Funds Transfer Act.

Availability of Internet Banking Services

First Southern Bank Services are available to anyone who maintains a checking, savings or loan account with First Southern Bank. All individual accounts and business accounts are eligible to access through the First Southern Bank Website. To take advantage of these services and access the website, you are required to have a "Username" and a "Password." To get this information you must fill out an Online Banking Registration Form from the bank.

Consumer Liability

If you believe that your "Username" and/or "Password" have been lost or stolen, or that an unauthorized transaction has been made from any of the accounts you access through the First Southern Bank Website, TELL US AT ONCE. Telephoning is the best way of keeping your possible losses at a minimum. You could lose all the money in your account, plus your maximum overdraft line of credit. If you tell us within two (2) business days after you learn of the loss or theft, or unauthorized transaction, you can lose no more than \$50 if someone accessed the First Southern Bank Website without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your "Username" and "Password", or the unauthorized transaction, and we can prove we could have stopped the unauthorized access to our Website if you had told us, you could lose as much as \$500.

Also, if your monthly statement shows any transfer, payment or other transaction which you or an authorized person did not make, TELL US AT ONCE. If you do not tell us within sixty (60) days after the statement is mailed to you, you may not get any money you lost after sixty (60) days if we can prove we could have prevented someone from taking your money if you had told us in time.