

GLENVIEW STATE BANK
Agreement for Electronic Investment Elections

1. TERMS OF AGREEMENT. This Agreement describes the service currently offered by Glenview State Bank (the "Bank" or "we" or "us") to participants in the employee benefit plan in which you are a participant (the "Plan").

This Agreement also contains the terms and conditions under which you ("you" or "your" or "Participant") may use the Bank's service (the "Service") to electronically change your investment election for your account under the Plan (your "Account") and to view your balances in the Account by accessing the Bank's website located at www.gsb.com (the "Site"). By using or permitting another to use the Service for your Account, you agree to be bound by the terms and conditions of this Agreement.

The Account and all transactions using the Service are also subject to terms and conditions of all applicable rules, regulations and fee schedules of the Bank and provisions of the Plan now or in the future, as said rules, regulations and fee schedules of the Bank and provisions of the Plan are now in effect or as they may hereafter be amended, modified or adopted (collectively, the "Account Agreements"). This Agreement and the Account Agreements together constitute our complete agreement with you. No other statements, whether oral, written or on our Site, is part of this Agreement unless otherwise provided herein.

"Business Days" means Monday through Friday, excluding Bank holidays and "Business Hours" means generally from 8:30 AM to 5 PM on Business Days. Times are Central Time. Unless otherwise indicated, "days" means calendar days.

Your user ID and password will initially be set as your social security number (without dashes) and the last 4 digits of your social security number. **You are required to change your password after initially accessing your Account using the Service.**

You hereby authorize the execution, without additional verification, of any transaction initiated within your Account through the Service. In consideration for the right to use the Service, you agree that none of the Plan administrator, Plan trustee, or Plan recordkeeper shall be liable for any loss, direct or indirect, arising out of any transaction initiated or attempted through the Service, including any loss or claimed loss arising from a failure to process or a delay in processing any transaction due to technical problems.

2. COMPUTER REQUIREMENTS FOR INTERNET ACCESS. The documentation that we provide you (including information on the Site and future updates) contains general information on requirements for equipment, web browser and related software and Internet service (collectively, your "Computer") that you need to use the Service. You shall be solely responsible for obtaining, installing, maintaining and operating your Computer. **If you call us for support, we may provide you suggestions for adjusting the settings of your Computer to help you access the Service. We are not responsible for any impact these changed settings may have on your Computer, security or any other software, data, services or equipment.**

3. OFFICIAL RECORD OF ACCOUNT. The Service allows you to view certain data for your Account as a convenience and for informational purposes. The data viewed using the Service is not the official record of your Account or its activity. The Account statements furnished by us in paper form remain the official record of the Account. The Account data available using the Service is generally updated during the day but is subject to later adjustment and correction. Such Account data therefore should not be the basis for your deciding to take or not take any action.

4. LIMITATIONS ON INVESTMENT ELECTIONS. You will be denied access to the Service if you do not provide a valid user ID and password as described below or if you exceed the number of invalid attempts allowed.

Changes to investment elections for your Account may not be made more frequently than is permitted by the Plan and may be restricted by the nature of the Plan assets. The Service should not be used for active trading in your Account.

You understand and agree that a **two (2) Business Day or longer delay** may occur between when the Bank receives your election or change regarding your investment election using the Service and when that election is processed and the resulting trade(s) occur for your Account. The Bank is not responsible for any change in market values, interest rates or other aspects of the investments for your account due to any delay in processing.

You also agree that this Agreement does not impose any duty on the Bank to raise questions or check with you regarding a change in investment election.

You agree that you will not initiate a transfer that violates the applicable laws or regulations of the United States or any other relevant jurisdiction. We will notify you by regular mail of our refusal to execute the transaction.

5. DISCLAIMER OF WARRANTIES. YOU ASSUME THE ENTIRE RISK WITH RESPECT TO YOUR USE OF THE SERVICE AND THE COMPUTER THAT YOU USE TO MAKE ELECTRONIC INVESTMENT ALLOCATIONS, INCLUDING, WITHOUT LIMITATION, THE RISK THAT ANY AND ALL INFORMATION AND TRANSACTIONS EXCHANGED OR PROCESSED BY THE SITE ARE VIEWED AND/OR TAMPERED WITH BY A THIRD PARTY WHEN IN TRANSIT OR THROUGH YOUR PROVISION OF YOUR USER ID AND PASSWORD. THE RISK OF ERROR, FAILURE OR NONPERFORMANCE OF YOUR COMPUTER IS YOUR RISK.

EXCEPT AS OTHERWISE EXPRESSLY PROVIDED HEREIN OR REQUIRED BY APPLICABLE LAW, THE SERVICE IS PROVIDED "AS IS", AND THE BANK MAKES NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, WITH RESPECT THERETO, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE OR WITH RESPECT TO THE AVAILABILITY, ACCURACY, COMPLETENESS OR TIMELINESS OF THE SERVICE.

THE BANK MAKES NO WARRANTY THAT THE SERVICE IS TOTALLY SECURE OR WILL BE FREE OF ANY VIRUS OR ERROR FREE. THE BANK MAKES NO WARRANTY THAT THIRD PARTY GOODS OR SERVICES WILL PERFORM AS ANTICIPATED. YOU UNDERSTAND AND AGREE THAT THE SERVICE AND ALL INFORMATION, PRODUCTS AND CONTENT, INCLUDING THOSE PROVIDED BY THIRD PARTIES, ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE.

IN PERFORMING THE SERVICE, BANK SHALL BE ENTITLED TO RELY ENTIRELY ON THE INFORMATION, REPRESENTATIONS AND WARRANTIES PROVIDED BY YOU PURSUANT TO THIS AGREEMENT, AND SHALL NOT BE RESPONSIBLE FOR THE ACCURACY OR COMPLETENESS THEREOF.

IN CONSIDERATION FOR THE RIGHT TO USE THE SERVICE, YOU AGREE THAT NONE OF THE PLAN ADMINISTRATOR, TRUSTEE, OR PLAN RECORDKEEPER, NOR ANY OTHER EMPLOYEE, AGENT OR CONTRACTOR OF THE BANK SHALL BE LIABLE FOR ANY LOSS, INCLUDING ANY CLAIMED LOSS, FROM A DELAY OR FAILURE TO PROCESS ANY TRANSACTION DUE TO TECHNICAL PROBLEMS.

6. EXCLUSION OF CERTAIN DAMAGES AND LIMITATION OF LIABILITY. EXCEPT TO THE EXTENT OTHERWISE REQUIRED BY APPLICABLE LAW, IN NO EVENT SHALL THE BANK BE LIABLE TO YOU FOR ANY SPECIAL, CONSEQUENTIAL, INCIDENTAL OR INDIRECT DAMAGES OF ANY KIND (INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS OR DATA AND PERSONAL INJURY), WHETHER OR NOT THE BANK HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS, HOWEVER CAUSED, AND ON ANY THEORY OF LIABILITY ARISING OUT OF YOUR USE OF OR INABILITY TO USE THE SERVICE OR YOUR COMPUTER OR ANY VIRUSES OR ANY OTHER PROBLEMS WITH YOUR INTERNET OR OTHER COMMUNICATIONS OR DATA SERVICES. Without limiting the foregoing, you acknowledge and agree to assume the entire risk of and liability for the loss or corruption of any other software or data or malfunction of your Computer or other equipment used in connection with using the Service. IN NO EVENT SHALL WE BE LIABLE FOR DAMAGES IN EXCESS OF YOUR ACTUAL LOSS.

7. USER ID AND PASSWORD FOR SECURITY. You will be given a user ID and password to enable you to be identified when using the Service. Your user ID and password are personal and confidential to you and are identifiers used to authenticate and validate your access to the Service. You acknowledge and agree that the use of your user ID and password with the Service is a security method intended to help us maintain the security of the Account and that it is commercially reasonable for the Service. You are responsible for the safekeeping of your user ID and password. You agree not to disclose your user ID and password to anyone and to take all reasonable precautions to protect others from learning your user ID and password. You must promptly change the initial password that we assign to a password that you select. The Bank strongly suggests that you continue to change your password from time to time in order to enhance security.

We are entitled to act on investment elections received using your user ID and password with the Service and you agree that the use of your user ID and password will have the same effect as your signature authorizing an investment election. If you disclose or make available your user ID or password to any person or permit anyone to access or use them in connection with the Service, you shall be responsible for all elections and other acts or omissions of such persons.

We will never contact you by any means requesting your user ID or password. Such a request may be an attempt at identity theft. If you receive such a request you should refuse, take appropriate security precautions and promptly advise us of the attempt.

8. WHAT TO DO IN CASE OF ERRORS OR QUESTIONS. Telephone us or write us AT ONCE at the number and address shown in Section 11 of this Agreement if you think your statement or information accessed using the Service is wrong or if you need more information about a change in investment election reflected on the statement or using the Service. We must hear from you no later than 30 (thirty) days after the FIRST statement on which the problem or error appeared was sent to you or to the Plan administrator for transmission to you.

1. Tell us your name and employer Plan name.
2. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) days.

9. ADDRESS CHANGES. If your postal or e-mail address changes, you need to send the change in writing to the Bank as set forth in Section 11 of this Agreement so that we may change our records.

10. YOUR LIABILITY FOR UNAUTHORIZED ELECTIONS. You are bound by all elections made by using the Service **regardless of whether the person initiating the transaction was authorized by you to do so.** You agree to cooperate with us in the investigation of any claim or dispute and provide us with the necessary information to assist us in resolving your claim or dispute.

11. HOW TO NOTIFY US. Notify us AT ONCE if you believe your user ID or password has been lost, stolen or used without your permission or if there has been suspicious or unauthorized activity in your Account. Telephoning us at (888) 729-8787 is the best way to notify us. You may also notify us in person at the address below during Business Hours on Business Days, or write to us at:

**Glenview State Bank
Attention: Terry Richter
800 Waukegan Road
Glenview, Illinois 60025**

Notifying us by email is not recommended because the Bank may not respond to an email until it can confirm the identity of the sender.

12. STATEMENTS AND NOTICES. You will receive a quarterly or semi-annual statement for your Account as determined by the Plan administrator. These statements will show any changes in investment elections for the Account. We will also notify you by regular mail of any requested investment election changes.

13. DAYS AND HOURS OF OPERATION; UNAVAILABILITY. The Bank will use commercially reasonable efforts to make the Service generally available all day, seven days a week except at times of systems unavailability described below. However, we will process investment elections only on Business Days.

The Service may be unavailable at certain times including:

1. For certain periods during nightly processing,
2. When we determine that the Site requires maintenance or upgrades,
3. When we determine that unforeseen maintenance is necessary, and
4. When major events occur, such as earthquakes, fires, floods, energy shortages, pandemics, severe weather condition, acts of God, war, riot, civil unrest, strikes and other labor interruptions, acts of terrorism or a public enemy, computer or communications failures, interruptions in telephone service, electrical outages or any other cause beyond the Bank's reasonable control. If such events occur, the Bank generally will use commercially reasonable efforts to restore the Service.

You agree, however, that the Bank is in no way liable for the unavailability of the Service for any reason. In the event of a system failure or interruption, your change in investment election may be lost or destroyed. Any change in election that you initiated, were in the process of completing or completed shortly before the system failure or interruption should be verified by you through means other than online to ensure the accuracy and completeness of the election. You assume the risk that the change in election was not processed during any system failure or interruption.

14. TERMINATION. The Bank may cancel, limit, suspend, modify or terminate the Service and this Agreement and terminate your ability to change your investment election through the Service for any reason, at any time. We will try to notify you in advance of such action, but we are not obliged to do so except as required by law. **Such termination will not affect the rights and responsibilities of the parties under this Agreement with respect to any acts and omissions before termination, including changes in investment elections initiated before termination.**

15. DISCLOSURE OF INFORMATION ABOUT YOU. We may disclose information to third parties about your Account or the transactions you make:

1. Where it is necessary for completing transactions.
2. In order to comply with government agency rules, regulations, emergency orders and requirements and or court orders or applicable laws.
3. If you give us your written permission.
4. For administration of the Plan in accordance with applicable laws and regulations.

16. BANK'S OBLIGATION TO PROCESS CHANGE IN INVESTMENT ELECTION. The Bank will use commercially reasonable efforts to change the investment allocation for your Account in accordance with this Agreement. However, we will not be liable for not processing a change in investment election under various circumstances described in this Agreement including the following:

1. If, through no fault of ours, you do not have available funds in your Account to make the change in election.
2. If you use an invalid user ID or password or you have not properly followed any applicable instructions for use of the Service.
3. If your Computer fails or malfunctions or the Service was not properly working and such problem should have been apparent when you attempted such transaction.
4. If the funds in your Account are subject to legal process or another type of restriction on transfer.
5. If circumstances beyond our control (as indicated in Section 13) prevent the transfer.
6. If there is a failure or delay by any source of contributions in making the anticipated contributions to your Account.
7. If the inability to process was caused by a system outside the Bank's control, such as your Internet service provider or the system of a mutual fund or other investment that is relevant to the revised investment election you wish to make.
8. If there are other exceptions as established by the Bank from time to time.

17. CHANGES IN TERMS AND FEES. The Bank may terminate the Service or change the Service and the terms and conditions set forth in this Agreement at any time. You will be notified of any such changes as required by applicable law, by regular mail or by an electronic message posted on the Site. You understand and agree that by using the Service after a change becomes effective, you have agreed to the change(s). Any amendment, modification or rescission made in the manner described above shall be binding upon you as though expressly agreed to by you.

18. LINKS TO THIRD PARTY WEB SITES. The Site and the Service may contain links to other third party web sites or references to other financial or investment service providers. We are not responsible for, nor do we control, the content, products, or services provided by linked sites. We do not endorse, sponsor or guarantee the products, information or recommendations provided by linked sites and are not liable for any failure of or defects in their products or services. Such other third party sites may provide less security than we do and have privacy policies different than ours. Your access, use and reliance on such sites and their products or services are at your own risk.

19. ENFORCEMENT, You agree to be liable to the Bank for any liability, loss or expense (including reasonable attorney's fees) that the Bank incurs as a result of any improper use or dispute involving your Account or use of the Service other than as expressly permitted by this Agreement. _

20. MISCELLANEOUS. The modification and waiver of any of your obligations or the Bank's rights under this Agreement must be contained in a writing signed by the Bank. The Bank may perform any of your obligations or delay or fail to exercise any of its rights without causing a waiver of those obligations or rights. A waiver on one occasion shall not constitute a waiver on any other occasion.

You may not assign this Agreement. Any such assignment of your rights under this Agreement and any attempted assignment will be null and void. Bank has the right to assign this Agreement at any time. This Agreement shall be binding upon and inure to the benefit of you and Bank and each of your respective permitted successors, assigns, trustees, receivers, administrators, personal representatives, legatees, and devisees.

This Agreement shall be governed by the laws of the State of Illinois and applicable federal laws. You consent to the jurisdiction and venue of any court located in the State in the event of any legal proceeding under this Agreement. If any provision of this Agreement violates the law or is unenforceable, the rest of this Agreement shall remain in full force and effect. You and Bank agree that time is of the essence. If Bank obtains a judgment for any amount due under this Agreement, interest will accrue on the judgment at the judgment rate of interest permitted by law.

This Agreement and any related documents represent the complete and integrated understanding between you and Bank with respect to the subject matter hereof. YOU WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY CIVIL ACTION ARISING OUT OF, OR BASED UPON, THIS AGREEMENT.