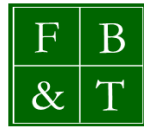


Farmers



Bank & Trust

Atwood · Brewster · Colby · Oberlin
Member FDIC

Website Terms and Conditions

Any individual, organization or public entity that uses the *farmersbank-trust.com* Web site (the “Web site”) does so subject to the following terms and conditions.

Use of Web Site. This Web site provides information about financial products and services available from or through Farmers Bank & Trust (FB&T) or its subsidiaries and affiliates. The information on this Web site is not intended as an offer or solicitation for the purchase of FB&T stock or any other security.

We may make changes to the products or services shown on this site at any time. Not all products and services we offer may be available in each of the locations where we do business, and products may not be available in every location on the same terms. Our products and services are offered only in jurisdictions where they may be lawfully offered.

No Personal Advice. This Web site contains general information about financial or tax topics, and in some places, we provide tools or calculators to help you see how different products may affect your finances. Since we can’t know all of your personal circumstances in an online session, nothing on this Web site is intended to provide personal financial, tax or legal advice. You must consult with your own financial, tax, insurance and legal advisors. We do not create a fiduciary relationship with you through your use of this site.

Links to Third Party Sites or Products. This Web site may provide links to Web sites controlled by third parties who are not FB&T affiliates or subsidiaries. If we create such a link, we will let you know when you are leaving our Web site. We disclaim liability for any information, materials, products or services offered at any of the third party sites linked to this Web site. The availability of a link to another party’s Web site is provided as a convenience, but it does not constitute an endorsement or sponsorship of any third party or their products, and does not create an affiliation or partnership between FB&T and any third party. You should also be aware that third parties have different privacy policies than FB&T, and those third parties may treat your personal information differently than we do, and may have different information security practices.

No Warranty. We try to ensure that the information on this site is accurate and up-to-date. However, we do not warrant information appearing on this site or services provided through this site for completeness, timeliness or accuracy. All content is provided “as is” without warranty of any kind, either express or implied. We disclaim any implied warranty, including but not limited to any warranty of merchantability, fitness for a particular purpose or non-infringement.

Limitation of Liability. FB&T will not be liable for any damages if this website is unavailable for any reason, or if your computer or any program you use is infected by a virus or other malicious program. In no event will FB&T be liable for any special, indirect, incidental or consequential damages, or any damages for loss of use, lost data, or lost profits arising out of or relating to the use of this website or the copying, display or use of information accessed through this site, whether or not FB&T was advised of or aware of the possibility of such damages. This disclaimer of liability is effective without regard to the form of any action, including but not limited to contract, negligence, tort, strict liability or any other theory.

Unauthorized Use. Unauthorized use of our Web site and computer systems, including but not limited to unauthorized entry into our computer systems, misuse of passwords, or misuse of any information posted to this site, is strictly prohibited. Any attempted unlawful use may subject you to liability for damages or criminal prosecution.

Privacy Policy, Information Security and Online Fraud. Please review our Privacy Policy and information about the types of information we gather when people use our Web site, and suggestions for protecting the security of your personal information online. Please contact us immediately if you believe that you have been a victim of fraud or identity theft involving an account with us.

Other Service Agreements. If you are a FB&T customer and access your account information or conduct transactions through this site, the terms and conditions of the particular service supplement these Web site terms and conditions. If these Web site terms and conditions conflict with the agreement or disclosures governing the particular service you receive from us, the terms, conditions and disclosures governing that particular service will control.

Jurisdiction; Entire Agreement. These Web site terms and conditions will be governed by and interpreted under the laws of the State of Kansas, USA, and other applicable federal laws. If any part of these terms and conditions is unenforceable, that part will be considered severable, and will not affect the validity of any remaining provisions.

Updates. We reserve the right to revise these Terms and Conditions at any time by updating this agreement online. Revisions will be effective as of the time the revised agreement is posted online. We are not required to notify you of changes to these Terms and Conditions before they become effective.

Copyright and Service Mark / Trademark. The content of this Web site, including but not limited to the text and images and their arrangement, are property of FB&T. All rights reserved.

You may not copy the material on this site, upload, post, publish, transmit or distribute it in any way (whether electronically or otherwise) or create other works based on it, including but not limited to use as metatags on other pages or sites on the World Wide Web without FB&T's prior written consent. Copies made incidentally in the ordinary course of your use of this Web site (such as in cache memory) and a reasonable number of printed copies for your own personal or internal business use are permitted, provided you do not delete or change any copyright, trademark or other notices. Title to and all intellectual property rights in the material on this site remain in FB&T and its licensees.

The trademarks, logos and service marks (the "Marks") displayed on the Web site are the property of FB&T and other parties.

Indemnity. You agree to indemnify, defend, and hold harmless FB&T, its parents, subsidiaries, affiliates and the respective employees, directors, officers, and agents of each, against any and all claims, demands, damages, or costs or expenses (including reasonable attorneys' fees) that arise directly or indirectly from your breach of these Terms of Service or arising out of your use or conduct on the Site.

Telephone and Communication Charges and Equipment:

You acknowledge that you have the appropriate computer equipment and Internet access to use the Site and understand that your use of the Internet may incur certain operational costs such as monthly fees for a service provider. You are solely responsible for any and all telephone and other communications charges and equipment costs relating to your use of the Site. All transmissions by you via the Site shall be at your sole risk and the Issuer will not be responsible for any communications line failure, equipment or systems failure or other such occurrence.

If you have any questions regarding this policy, please contact Farmers Bank & Trust at one of the following locations:

Atwood	785-626-3233
Brewster	785-694-2251
Oberlin	785-475-3196
Colby	785-460-2251