

Consumer Internet Banking Agreement and Disclosure

This Consumer Internet Banking Agreement and Disclosure (“Agreement”) states the terms and conditions for Far East National Bank’s Consumer Internet Banking Services (“CIB Services”). In reading this information, “User,” “you,” “your,” “yours,” “customer” and other similar terms refer to each person who applies for CIB Services. The words “we,” “our,” “us,” “Bank,” “FENB” and other similar terms mean Far East National Bank.

You agree to use our CIB Services for consumer transactions only. A “consumer transaction” means the use of our CIB Services to electronically transfer funds to or from a consumer account. A “consumer account” is an account of yours that is established primarily for personal, family or household purposes. A “non-consumer transaction” means the use of the CIB Services for any purpose that is not a consumer transaction (for example, to transfer funds to or from a business account or any account that is not a consumer account) and in addition includes (to the extent allowed by law): (i) any transfer of funds through Fedwire or a similar wire transfer system; (ii) any transfer of funds the primary purpose of which is the purchase or sale of a security or commodity; and any other use of the CIB Services if the use is not covered by the Electronic Fund Transfer Act and its implementing Regulation E. If you use the CIB Services for a non-consumer transaction, some of the terms and conditions of this Agreement will not apply, as shown below.

CIB Services means the different online transfer capabilities that you can choose from in Section II.F. below. All of the online transfer options may not be available to you.

By accessing and using your FENB account(s) through our CIB Services, you agree to the terms and conditions of this Agreement and acknowledges your receipt and understanding of this Agreement.

Our CIB Services can be used to access certain FENB accounts. Each of your accounts is governed by the applicable account disclosure statement previously supplied to you, as amended from time to time, except as modified by this Agreement. In the event of any inconsistencies between provisions of this Agreement and the provisions of any other agreement you have with us, the provisions of this Agreement shall govern.

This Agreement will be governed by, and interpreted in accordance with, federal law and regulation and to the extent that there is no applicable federal law or regulations, by the laws of the State of California, excluding choice-of-law rules. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought and venue will be in the county in which the Bank is located.

We invite you to retain this Agreement for your records. You may also request an additional copy of this Agreement to be mailed to you. To do so, email us at: consumer@fareastnationalbank.com or call us at 1-800-600-7125 during regular business hours.

All time references in this Agreement are local time of Bank.

We may change the terms or amend this Agreement from time to time without notice or as otherwise provided by law.

I. User Terms and Conditions

The following terms and conditions apply to your use of the Consumer Internet Banking Services. These terms and conditions will apply to the extent that there is no contrary applicable law or regulation.

You agree that you will tell us at once if you believe your User ID and/or Password has been lost or stolen. You can tell us by calling us at 1-800-600-7125 or writing to us at Far East National Bank, Attn: Internet Banking Services, 977 North Broadway, Suite 203, Los Angeles, CA 90012.

You agree that the following uses of the CIB Services are strictly prohibited. You agree to indemnify, hold harmless, and defend FENB from and against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable fees of attorneys, accountants and expert witnesses) at your expense, arising from your failure to abide by these restrictions on use of the CIB Services:

- Use of the CIB Services for wire transfers of funds;

- Unauthorized communication of any charge or credit card information belonging to any other person or entity;
- Use of CIB Services to copy, distribute or transmit copies of copyrighted materials belonging to any other person or entity is permitted only to the extent that the owner has provided express permission to you permitting such activity. Copying, distributing or transmitting copyrighted materials other than with permission as specified above is expressly prohibited.
- Communication of any obscene or defamatory information including but not limited to communications in conjunction with e-mail; or
- Use of the CIB Services in violation of any telecommunication, postal, or other local laws or regulations of your country of origin or of the United States or in furtherance or in the commission of any crime or other unlawful or improper purpose.

FENB AND ITS SUPPLIERS AND VENDORS MAKE NO WARRANTIES OR REPRESENTATIONS OF ANY KIND WITH RESPECT TO THE CIB SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE AND NEITHER FENB NOR ITS SUPPLIERS AND VENDORS NOR ANYONE ELSE WHO HAS BEEN INVOLVED IN THE CREATION, PRODUCTION OR DELIVERY OF THE CIB SERVICES ASSUMES ANY RESPONSIBILITIES OR LIABILITY WITH RESPECT TO YOUR USE THEREOF. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY FENB OR ITS SUPPLIERS AND VENDORS OR ANY OF THEIR EMPLOYEES SHALL CREATE A WARRANTY OR IN ANY WAY INCREASE THE SCOPE OF THIS WARRANTY, AND YOU MAY NOT RELY ON ANY SUCH INFORMATION OR ADVICE. IN NO EVENT WILL FENB OR ITS SUPPLIERS AND VENDORS BE LIABLE FOR INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF. IN NO EVENT SHALL FENB'S LIABILITY FOR DAMAGES, REGARDLESS OF CAUSE OR FORM OF ACTION, WHETHER IN CONTRACT OR IN TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE, DEFAMATION, AND/OR PRIVACY ACTIONS), EXCEED THE GREATER OF: (1) YOUR INVOICE VALUE OF CIB SERVICES USAGE FOR THE MONTH DURING WHICH THE CAUSE OF ACTION OCCURRED, OR (2) ONE HUNDRED U.S. DOLLARS (U.S. \$100). THE FOREGOING CONSTITUTES FENB'S SOLE AND EXCLUSIVE LIABILITY TO YOU WITH RESPECT TO YOUR USE OF THE CIB SERVICES.

Any cause of action concerning the CIB Services under this Agreement must be commenced within one year after such cause of action has occurred. On or after one year, you agree that you are precluded from bringing any cause of action under this Agreement.

Internet Security Risks

- Information transmitted over the Internet may be subject to the risk of unauthorized access, alteration or modification. By using CIB Services, you assume these risks and associated risks, (e.g. identity theft, theft of funds, disclosure of financial information, etc.).
- You further understand and agree:
 - Transmission of confidential business and sensitive personal information is at your sole risk;
 - FENB reserves the right to monitor and review transmissions on-line and in storage, and to remove or reject any material which FENB, at its sole discretion, believes may be unlawful or objectionable, without prior notice to you.

II. Accessing Your Accounts

A. Requirements

To access your accounts through FENB's CIB Service, you must have a checking, savings or certificate of deposit account.

B. Computer Requirements

To use the FENB CIB Service, you must have a PC (or Macintosh computer), with Windows 95 or higher and a Web Browser with 128-bit encryption (Netscape Navigator version 4.7 or Internet Explorer 5.0 or higher), and Internet access.

You are responsible for the installation, maintenance, and operation of your computer and browser software. The risk of error, failure, or non-performance is your risk and includes the risk that you do not operate your computer or

software properly. FENB is not responsible for any errors or failures from any malfunction of your computer and software. FENB is not responsible for any electronic virus or viruses that you may encounter or any problems that may be associated with a virus. FENB has no liability to you for any damage or other loss, direct or consequential, which you may suffer or incur by reason of your use of your computer and software associated with the use of the CIB Service.

C. Fees & Charges

You agree that monthly charges and additional transaction charges as set forth in the Personal Accounts Disclosure/Terms and Conditions, if applicable, will be deducted from your payment account designated for Bill Payment. The monthly charges and additional transaction charges will appear on the monthly account statement for which the fees were deducted.

The only fees for accessing your account through the CIB Services are Bill Payment and Stop Payment fees. If you do not participate in Bill Payment Services, then you will not be charged a fee for accessing your account through our CIB Services. If you do participate, we impose a monthly fee of \$5.00 a month for 20 Bill Payment transfers. We impose an additional fee of \$0.40 for each Bill Payment transfer that exceeds 20 in a month.

Once you have signed up for Bill Payment Services, we will continue to impose the monthly \$5.00 fee regardless of whether you continue to pay your bills through CIB Services. If you do not want to continue using the Bill Payment Service, you must terminate the Bill Payment Service, by submitting your request in writing. We will no longer charge for the Bill Payment Service once you have effectively terminated the Bill Payment Service.

Although CIB bill payments, service charges and fees are charged to your payment account, you authorize us to deduct all applicable bills, service charges and fees, or any other amount owed to us, from any deposit or savings account you have with us in which you have a right of withdrawal, except from a Retirement Plan Account, and including Certificate of Deposit accounts (which may result in a penalty for early withdrawal).

CIB Service charges and fees are subject to change at any time and from time to time, and we will give you at least 30-days prior notice.

D. Electronic Mail (E-mail)

You can send electronic mail (E-mail) to the Bank. Because the Bank may not receive or review the E-mail immediately, you should not rely on E-mail if you need to communicate with the Bank immediately.

Because E-mail sent to the Bank is not encrypted or secure, any messages sent by E-mail to FENB should **NOT** contain any account or personal identifying information (account numbers, social security numbers, etc.).

You **cannot** use E-mail to initiate transactions on your account(s). For banking transactions not available in the CIB Service, please call your local branch office.

E. New Services

FENB may, from time to time, introduce new CIB Services. We shall update this Agreement to notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the terms contained in this Agreement and any updates thereto.

F. Consumer Internet Banking Services (“CIB Services”)

CIB Services is an internet-enabled service provided to our customers. By using the CIB Services with your User ID and Password, you can access and use these CIB Services:

- Balance inquiry and account information on deposit accounts and qualifying loans
- Transfer of funds between your deposit accounts that you have listed on the Internet Banking Funds Transfer Application
- Transaction history
- Stop Payment
- Bill Payment - to a merchant, institution or individual with a valid U.S. address
- File export (download) capabilities to Microsoft Money® or Intuit Quicken® or in CSV file format.

Limitations on these services are described below.

Available CIB Services may be added or cancelled at any time. We may limit your ability to use a CIB Service at any time or from time to time, with or without cause. We may impose such limits, or terminate a Service, without terminating your account with us. You agree to use the CIB Services in compliance with applicable laws, rules and regulations, including the sanctions laws administered by the Office of Foreign Asset Controls.

Accounts that require two or more signatures are not eligible to be linked for CIB Services, and we may prohibit use of CIB Services on accounts that require two or more signatures or that contain other restrictions (at our option). However, you agree that the Bank, in its sole discretion, may allow account(s) that require a two or more signature withdrawal restriction to be eligible for CIB Services. If we agree to exercise our discretion, then the account(s) must be listed on the Internet Banking Application and signed by all the required owners as set forth in the applicable deposit signature card. You further agree that if we do make such an allowance that it can only be done with our express written consent and we are thereafter not obligated to follow a two or more signature withdrawal restriction or any other restriction for purposes of performing the CIB Services under this Agreement.

III. Additional Terms and Conditions

Your instructions are your authorizations to us and to the agents we designate that permit us to follow your oral or electronic instructions. These instructions will be treated as though you had written and signed them. However, no contracts may be created on behalf of FENB by means of electronic communications (a signed writing other than an electronic message is necessary to bind FENB to a contract).

A. Password and User ID

When you enroll for CIB Services, we will assign you a temporary Password and temporary User ID for you to access the CIB Service. Upon your first access, you will be required to assign a new Password. Your new password is case sensitive and must be between 6 and 32 characters long and must contain at least one alpha and one numeric character. If you forget your Password, you must contact the CIB Service Help Line to have a new one issued to you. It may take several days for you to receive your new temporary Password. Upon first access, you will once again be asked to select a new Password.

Your Password will only expire every 9,999 days and at that time you will be required to change it. It is also recommended that you memorize your Password and User ID and do not write it down. You are responsible for keeping your Password, User ID and account data confidential.

In addition to the above, you also have a one-time option of changing your User ID. You can change your User ID by clicking on the "Administration" button and then "Change User ID" button. Your new User ID is case sensitive and must be between 8 and 32 characters long and contain at least two alpha and two numeric characters.

B. Payment Account

You will be asked to designate a payment account for selected CIB Services such as Bill Payment. You agree to pay promptly all applicable fees and charges for CIB Services provided under this Agreement, and authorize us to charge the account that you have designated as the payment account. If there are insufficient funds in the designated account, you authorize us to charge any other account you have with us for the fees, charges or other amounts owed.

If you close the payment account, you must notify us and identify a new payment account for the selected CIB Services.

Your CIB Services may be canceled at any time without prior notice due to insufficient funds in one of your accounts. After cancellation, CIB Services may be reinstated, once sufficient funds are available in your accounts, to cover any fees and other pending transfers or debits.

If you do not access your accounts via the CIB Service for any three-month period, we reserve the right (but are under no obligation) to disconnect some or all of your CIB Services.

You agree to be responsible for any telephone charges that you may incur by accessing your accounts using the CIB Service.

If you wish to cancel any of your CIB Services, please contact FENB Internet Banking Services at 1-800-600-7125 or

visit one of your local branches.

C. Our Liability

Except as specifically provided in this CIB Agreement and Disclosure or where the law requires a different standard, you agree that neither we nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, the Bank, or by Internet browser providers such as Netscape (Netscape Navigator browser) and Microsoft (Microsoft Explorer browser), or by Internet Service Providers (ISP) or by online service providers or by an employee, agent or subcontractor of any of the foregoing, nor shall we or the service providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, the Services, Internet browser or access software, or in connection with your written instruction.

D. Hours of Accessibility

You may use your computer to access the CIB Service 24 hours a day, seven days a week, except when the system is unavailable. The system may be unavailable due to scheduled and/or unscheduled maintenance and system outages. We reserve the right to perform scheduled maintenance. We are not responsible for the unavailability of the CIB Services system or any consequential damages that may result from its unavailability.

Your CIB Services account information is updated each night on a business day after processing, excluding holidays.

All transaction requests you complete and transmit are sent for processing at the "Cut-off Time." Cut-off Times for specific services (e.g. transfers, bill payment, etc.) are defined in this Agreement. Transaction requests received after the Cut-off Time, or on a non-business day, will be processed on the following business day.

Items that may have been posted to your account may be reversed due to insufficient funds, stop payment, etc. Items may appear as paid, yet may be reversed the next business day. Certain balances also may not be subject to immediate withdrawal.

E. Transfers

Transfers may be made among your FENB Checking Accounts, Savings Accounts, Money Market Accounts, and qualifying loan accounts. An Internet Banking Funds Transfer Application must be completed and kept on file to designate accounts authorized for transfer.

Transfers are limited to accounts with the same ownerships. A maximum of 45 accounts may be linked to an account for transfer. Transfers are subject to available funds. If a hold or block has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the held portion of funds held until the hold or block expires. Transfer requests, that are not future or repeating transfer requests, received on a business day until 8:30 p.m., will be processed the same day. Transfer requests, that are not future or repeating transfer requests, received on a non-business day or after this Cut-Off time will be processed the following business day. Cancellation or amendment of the transfer service described in this Section and offered through the CIB Services must be made in writing by any person or persons authorized to act on the designated linked accounts.

You may use the CIB Service to regularly transfer funds between linked accounts. You can set the transfer as either a one-time transfer or a repeating transfer and in a fixed amount. After you have initially set up repeating transfers, they are made without your having to request the transfer again. If the transfer date for a repeating transfer falls on a non-business day, the payment will be made the following business day. You may use the CIB Service to cancel any future one-time or repeating transfer request that has already been scheduled and is pending provided the cancel request is received before the transfer is processed. You must transmit your cancel request and we must receive your cancel request prior to 10:00 p.m. on the day before the Transfer Date. If the cancel request is not transmitted by you and received by us prior to 10:00 p.m. on the day before the Transfer Date, then we cannot guarantee the transfer will be canceled and you are responsible for the transfer.

We reserve the right to limit the frequency and dollar amount of transactions on your accounts for security reasons.

In addition to the limitations on transfers elsewhere described, there are frequency limits that apply when transferring funds from a savings or a money market account. You may make a maximum of 6 preauthorized, automatic or telephone transfers per monthly cycle on a savings or money market account. No more than 3 of the 6 may be made by

check, draft or debit to third parties, including point-of-sale (“POS”) transactions. If you exceed these limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account.

Transfers by CIB Service will count towards the limit of 3 third party transfers. A \$10 fee will be charged for excessive third party withdrawals or transfers. Should excessive third party withdrawals or transfers continue on your account, we may either close your account or convert it to a checking account.

F. Preauthorized Payments.

Right to Stop Payment and the Procedure for doing so.

If you have told us in advance to make regular preauthorized payments out of your account, you can stop any of these preauthorized payments. Here’s how: (Note—for information regarding your ability to cancel a Bill Payment request, see “Canceling Bill Payments,” under IV. “Bill Payment Service” below.) Call your branch office. The number is shown on your periodic statement. You can also write to your branch office. The address is shown on your periodic statement. You must call or write us in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$12 for each stop payment order you give.

Notice of Varying Amounts.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be (you may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer.

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages proximately caused by us.

G. Stop Payment on a Check

If you use the CIB Services stop payment feature, the stop payment request must follow the procedures and specifications in this Section. The Cut-Off time for us to receive a stop-payment request is 8:30 p.m. on a business day and a stop payment request received after that time will be processed on the next business day. You must provide the Bank with complete and accurate information in a timely manner on: the account number, the date of the item or check; the item or check number; the **EXACT** amount of the item or check (dollars and cents); the payee name. If any information is incomplete or incorrect, the Bank will not be responsible for failing to stop payment on the item or check. Stop payment requests which cover a range of checks or items that are missing or stolen will be processed without regard to the dollar amount. Bank is not responsible for stop payment requests received for items or checks that have already cleared or been paid from your account. Stop payment orders are effective for only six months unless renewed by you prior to expiration of the original order. From time to time, CIB Services may be inoperable. If that occurs, your request can be communicated to the Bank by telephone instructions.

We currently impose a stop payment fee of \$12.00 for each stop payment request on a check or item. This fee will be deducted from the account which the check or item was initiated or drawn on. You may not place a stop payment order on a Bill Payment check through the CIB Services. In order to place a stop payment on a Bill Payment Check, you must call 1-888-276-1082. We currently impose a fee of \$15.00 for each stop payment order and renewal order on a Bill Payment check. For more information regarding Bill Payment, see “Bill Payment Service,” below.

H. File Export.

Other Software - Information can be exported from the “Download” menu within CIB Services to other financial management software such as Quicken or Microsoft Money. FENB is not responsible for any malfunctions or errors that may occur from using other financial management programs in conjunction with the CIB Services.

IV. Bill Payment Service

A. Bill Payment User Terms and Conditions.

The following terms and conditions apply to your use of Bill Payment Services via the Internet.

You agree:

- To accurately follow product use instructions contained within the on-line help.
- To transmit Bill Payments (payment transaction date) at least ten business days before the due date, not including any grace period.
- To provide correct payee name, address, account information and payment amount.
- To maintain sufficient funds in the Bill Payment Funding account on the payment transaction date requested.
- To notify Bank or its authorized agent no later than 60 days after you receive the FIRST statement on which you believe a problem or error occurred.
- That the Bank may mail you notices and disclosures to last known address on our records for you, regarding the CIB Services you obtain from the Bank and applicable regulatory guidelines

B. Using the Service

CIB Services only allows you to make payments to a third party, subject to the restrictions described in this Agreement, from a FENB account. After we receive your payment instructions, we will make your payment either by: a) transferring funds electronically from your account to the payee, or b) preparing a check and sending it payable to the payee. You may automatically pay bills that have a fixed frequency and amount. After recurring Bill Payments are initially set-up and transmitted, they are made without your having to transmit the payment again. If the payment due date for an automatic payment falls on a weekend or holiday, the payment will be made the following business day.

Scheduling Bill Payments. The payment date may be any business day up to 365 days in advance. Each time you set up a new payee for Bill Payment, CIB Services will let you know whether the particular payee can be paid by Bill Payment check or by electronic payment. If your payment is by check, you should enter and transmit your payment instructions at least 5 full business days before the payment is due. If your payment is made by electronic payment, you should enter and transmit your payment instructions at least 3 full business days before the due date.

It is your responsibility to request that payments be made in such a manner that they will be paid on time. You are responsible for any late charges or other penalties that may be imposed as a result of your failure to transmit payment instructions at least 5 full business days (for check payments) and at least 3 full business days (for electronic payments) prior to the payment due date.

Charges To Your Account. When you enter and transmit a payment, you authorize Bank to withdraw the necessary funds from the account you designate in the system as the Bill Payment Funding Account. When using the Bill Payment Service we will withdraw the necessary funds from that account. You agree that you will instruct Bank to make a withdrawal only when sufficient balances are or will be available in your Bill Payment Funding Account at the time of withdrawal. If there are insufficient or uncollected funds in the account to make a payment, we have the right to: a) refuse to pay the item; or b) make the payment and collect the funds from you. In either case, you will be assessed a \$20.00 per item fee in addition to any Check Paid/Return Check charges as referenced in FENB's Deposit Account Disclosure brochure. We are not responsible for monitoring, processing, or refusing to process duplicate payment instructions.

Bill Payment Payees. You may use the CIB Services only to pay payees with United States addresses and only as otherwise allowed by law. For example, the CIB Bill Payment Service will not allow you to pay a third party that would violate the Office of Foreign Assets Control regulations. The first time you request a payment to be made to a payee, you must specify the payee's address and account number. We reserve the right to refuse to pay any payee. This service may not be used to transmit alimony, child support, or other court directed payments or Federal, State, or local tax, or other governmental payments.

Bill Payment Cut-Off Times. Current one-time Bill Payment requests must be received by the 6:00 p.m. Cut-Off time, on a business day, in order to be processed on that next business day. Single payments may be set up to 365 days in the future. Future or recurring payments may be changed or deleted before 6:00 p.m., on the Send On Date.

NOTE: Bill Payment requests received after 6:00 p.m. or on a non-business day are processed on the next business

day.

Bill Payment Limitations. The maximum payment amount per Bill Payment check is limited to **\$9,999.99**. The maximum payment amount for all Bill Payment checks per day and per customer is **\$50,000.00**. If the total payment amount exceeds the **\$9,999.99** limit, multiple payments may be required. However, no more than one payment to each payee will be processed per day, so multiple payments to the same payee must be requested on different business days.

Canceling Bill Payments. You may use CIB Services to cancel any Bill Payment request that has already been scheduled provided the cancel request is received before the Bill Payment request is processed by us. You must transmit your cancel request and we must receive your cancel request prior to 6:00 p.m. on the Send On Date of the Bill Payment request you are seeking to cancel. If you do not transmit your cancel request and we do not receive your cancel request prior to 6:00 p.m. on the Send On Date, then we cannot guarantee that the Bill Payment will be canceled and you are responsible for the Bill Payment.

If it is too late to cancel a Bill Payment through the CIB Services, you may be able to do so by calling our Internet Banking Customer Care Center at 1-888-276-1082. We will attempt to cancel the Bill Payment as long as we receive your cancel request prior to honoring the Bill Payment. We are not responsible for any risk or liability resulting from canceling a Bill Payment.

V. General Information and Your Rights

A. Account Balances

Account balances are available for all checking, savings, money market, certificate of deposit, and qualifying loan accounts that you have with us. Account balance may include unavailable funds.

NOTE: Information on your transactions may not be reflected in CIB Services for up to two business days. Certain transaction types (e.g. ATM transactions) may affect your balance and not appear on the account activity screen available through the system. Also note that your account balance is subject to adjustment and all credits to your account remain provisional until no party may assert any rights to return of any credited amounts (even though the funds are available, for example, items which appear as posted to your account may later be returned, rejected, etc.).

B. Transaction Information

CIB Service provides transaction information for checking, savings, certificate of deposit and qualifying loan accounts that you have with us.

C. Documentation

Preauthorized payments. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.

Periodic statements. You will get a monthly statement from us (unless there are no transfers in a particular month. In any case you will get a statement at least quarterly). Your statements will include any transfers or Bill Payments. Your statement will show the amount, date, type and which account the debit or credit was from. Your FENB statement will also include all Bill Payments whether electronically remitted or paid by check. The name of the payee will also be indicated. Bill Payments will show as a "Preauthorized ACH Dr" on your statement. Your FENB statement will include transfers between accounts and will show as a "Telephone Transfer" on your statement.

D. Paper Checks and Your Monthly Statement.

Paper drafts (also known as "Bill Payment checks") may also be used to accomplish your Bill Payment instruction. However, Bill Payment checks are not checks, items or demand drafts drawn off of your deposit account, so they will not be returned to you with your account statement. The Bill Payment checks will also not be listed as checks in your account statement; rather, they will be listed and treated as electronic transfers. If you wish, you are able to obtain a copy of a Bill Payment check, and the charge for the copy is \$ 10.00. For a copy of a Bill Payment check, call the Internet Banking Customer Care Center at 1-888-276-1082.

E. Contact in Case of Unauthorized Transfer

If you believe your User ID and/ or Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: 1-888-276-1082 or write us at Far East National Bank, Attn: Internet Banking Services, 977 North Broadway, Suite 203, Los Angeles, CA 90012.

F. Business Days

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

G. Errors or Questions (For both consumer and non-consumer transactions.)

Telephone us at 1-800-600-7125 or write us at Far East National Bank, Attn: Internet Banking Services, 977 N. Broadway, Suite 203 Los Angeles, CA 90012, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an 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 10 business days.

H. Errors & Questions (Special rules for consumer transactions only).

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

I. Liability for Unauthorized Use (This Section applies to consumer transactions only.)

Tell us AT ONCE if you believe your Password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus the maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your Password without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

You are responsible for all transfers and Bill Payments you authorize using the CIB Services. If you permit other

persons to use the CIB Services or password, you are responsible for any transactions they authorize from your accounts.

J. Our Liability for Failure to Make a Transfer (This Section applies to consumer transactions only.)

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages proximately caused by us. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- (5) There may be other exceptions stated in our agreement with you.

K. Disclosure of Information to Third Parties

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers, or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (3) In order to comply with government agency or court orders, or
- (4) If you give us written permission.

For more information regarding our privacy policy and practices, you can review our Privacy Statement at our website, www.Fareastnationalbank.com

L. Data Recording

When you access the CIB Services to conduct transactions, the information and electronic mail messages you enter will be recorded. By using CIB Services, you consent to such recording.

M. No Signature Required

When using CIB Bill Payment Services to pay bills, you agree that we may debit your account to pay checks that you have not signed.

N. Notice of Changes

Unless otherwise stated in this Agreement, we may or may not give you notice regarding changes to this Agreement. However, when required by applicable law, we will give you advance notices of our changes to this Agreement. If we do give you notice or advance notice, we will send the notice to the last known address on file for you.

O. Assignment

We may assign our rights and delegate our duties under this Agreement to a company affiliated with us or to any other third party. You may not assign this Agreement, either in whole or in part, without the Bank's prior written permission.

P. Termination

We may terminate this Agreement or one or more individual CIB Services at any time, with or without cause, and we will provide you with any notice that is required by law. If you terminate the CIB Services, you must give us notice at least 3 business days in advance, and you authorize us to continue making transfers and bill payments that you have previously authorized until such time as we have had a reasonable opportunity to act upon your termination notice. After we have acted upon your termination notice, we will make no further transfers or payments from your accounts, including any transfers or payments that you have previously authorized. If either party terminates a CIB transfer or Bill Payment Service, we reserve the right to cease further transfers or payments from your accounts, including any transactions you have previously authorized. Termination by us of your CIB Services does not constitute a termination of your FENB checking account or any other deposit accounts that you may have unless FENB advises you in writing that those other accounts have also been terminated.

Q. Survival

Termination of this Agreement does not relieve you of any obligations under this Agreement that arises out of or relate to action or inaction prior to termination. Without limiting the forgoing, the provisions of Sections I., II. C. III. C., V. K., V. O., V.P., V.R., V.T and V.U. shall survive termination of this Agreement.

R. Severability

In the event that any portion of this Agreement is held by a court to be invalid or unenforceable for any reason, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

S. Headings

All headings are intended for reference only and are not to be construed as part of the Agreement.

T. Governing Law

To the extent that there is no applicable federal law or regulations, this Agreement is governed by the laws of the State of California, excluding choice-of-law rules. Venue for any dispute will be in the county in which the Bank is located, to the extent allowed by law.

U. Security Interest

You grant to Bank a security interest in all your accounts at Bank, and in all funds in such accounts, to secure your obligations to Bank under this Agreement.