



Wire Transfer Schedule

This Wire Transfer Schedule (the "Schedule") governs the use of the wire transfer service (the "Service") offered by Horicon Bank ("Financial Institution," "us," "we," or "our"). Customer has requested that Financial Institution provide certain wire transfer service capabilities to the Company so that Financial Institution may originate and receive wire transfers on the Customer's behalf, and the Financial Institution will do so subject to the terms of this Schedule. By using the Service, the Company agrees to all terms and conditions found in this Schedule.

1. **Internet Banking.** This Schedule is incorporated with and into Customer's Master Treasury Management and Online Banking Agreement (the "Master Agreement") with Financial Institution, the terms and provisions of which shall apply to the Service provided to the Company hereunder, except to the extent such terms and provisions may be inconsistent with the terms and provisions of this Schedule, in which case the terms and provisions of this Schedule will govern and control. Capitalized terms not defined herein have the meaning ascribed to them in the Master Agreement.

2. **Payment Order Transmission.** Payment orders shall be transmitted to Financial Institution using the Wire Transfer Form found under the Transfers Tab in the Online Banking platform. International payment order forms will become available for use upon notification from Financial Institution that such forms are available. Such notice may be posted on Financial Institution's website or sent to the Customer's email address provided to Financial Institution.

3. **Designation of Authorized Users.** Users authorized to initiate and approve payment orders via the Service, and the Accounts accessible by each such User shall be identified by Customer and agreed to by Financial Institution, in Exhibit A of this Schedule. Exhibit A must also include the names of individuals authorized to add or edit templates, and to receive callbacks for verification of payment orders in accordance with Exhibit B and the agreed upon Security Procedures. Each identified person is a "User," as defined in the Master Agreement. Customer agrees to inform Financial Institution promptly in writing whenever there are deletions from or additions to Exhibit A. Until Financial Institution is in receipt of a new designation making deletions from or additions to Exhibit A, Financial Institution may continue to act pursuant to designations on file.

4. **Confirmation Call-back Procedure.** The individuals authorized to receive call-backs from Financial Institution for verification of authenticity of payment orders are authorized to and must verbally verify the authenticity of payment orders transmitted to Financial Institution using the Wire Transfer Service when contacted by telephone by a Financial Institution representative. Call-backs shall be made consistent with Exhibit B and the agreed upon Security Procedures.

5. **Security Procedures.** In addition to the Security Procedures listed in the Master Agreement and Security Schedule, by using the Service, Customer agrees to the security terms and conditions chosen in Exhibit A and listed in Exhibit B. **Customer understands and agrees that any payment order initiated and transmitted pursuant to the security procedures described Exhibit B is deemed authorized by Customer.**

6. **Limits on Transfer Amounts.** Customer may identify a maximum transfer dollar limit for any one payment order for each User. Any transfer limits shall be identified in Exhibit A. If no limit is identified, there is no dollar limit on the dollar amount of a payment order.

7. **Customer Obligations.** Customer agrees that Customer, and not Financial Institution or the Internet Service, is responsible to notify the User(s) with approval authority or call-back verification authority, that a payment order has been initiated and that the payment order is pending approval and call-back verification. Neither Financial Institution nor the Online Banking platform initiates the approval process. Financial Institution will not receive payment orders that are not independently initiated and approved by Customer as required by Exhibit B. Financial Institution will take steps to initiate the call-back verification process only upon receipt of properly initiated and approved payment orders. If a call-back is not received by Customer within a reasonable time after sending a payment order, Customer must call Financial Institution at 920-485-7305.

8. **Templates.** Payment orders may be set up for repetitive wires using a payment order template authorizing repeated transfers from the Customer's designated Account(s) to pre-arranged account(s) at another financial institution, or, for a one-time wire, which requires the Customer to supply all of the required information in the payment order each time the Customer authorizes a wire transfer. Customer is responsible to update any information in a template that changes between initiating payment orders and is encouraged to confirm that all of the information is correct before each template use.

9. **Inconsistent Payee Information.** If a payment order identifies a party to which the funds are to be sent by an identifying number, Financial Institution may rely on the number as the proper identification of the party even if it identifies a party different from a party identified by name in the payment order.

10. **Cut-off Times.** Payment orders may be transmitted to Financial Institution during that part of any Business Day when Financial Institution is open for the receipt, processing and transmittal of payment orders, as described in the Internet Agreement. Financial Institution may establish from time to time a cut-off time on a Business Day for the receipt and processing of payment orders, and any payment order received after the cut-off time may be treated as received at the opening of the next Business Day. Financial Institution may revise the cut-off and processing times from time to time by posting such information in the Internet Service. Any payment order transmitted on a day that is not a Business Day will be considered received at the opening of the next business day.

11. **Executing Payment Orders.** Financial Institution may decline to execute a payment order for any reason, including but not limited to Financial Institution's belief that the payment order (a) was not initiated in accordance with Financial Institution's procedures for such orders, (b) would result in a charge against funds that are deemed by Financial Institution not to be collected or sufficient funds, (c) inaccurately describes the beneficiary or the beneficiaries bank, (d) is ambiguous, (e) is conditional, (f) has been cancelled or amended or (g) cannot be executed because of equipment failure. Financial Institution's notice of rejection of a payment order is effective when given by any means that are reasonable under the circumstances. If an overdraft in the Account(s) occurs, the Customer agrees to pay Financial Institution on demand an amount equal to the overdraft together with Financial Institution's normal charges for overdrafts and costs of collections, including reasonable attorneys' fees. If more than one payment order is made at or about the same time, and available funds on deposit in the Account do not cover all of the payment orders, Financial Institution may, at its option, execute as many payment orders as possible within the dollar limits of the available funds in any order determined by Financial Institution.

Each time a payment order is transmitted, Customer represents and warrants to Financial Institution that the payment order was initiated with Customer's full power and authority and Financial Institution is instructed to execute the payment order as so directed. Customer must set up account alerts to receive notifications of payment order initiation and processing.