

SERVICE SCHEDULE A-1 BUSINESS ONLINE BANKING SERVICE

1. INTRODUCTION.

This Service Schedule is one of the Service Schedules referred to in the Cash Manager Agreement between CoBank and Customer and relates to CoBank's Business Online Banking Service. Capitalized terms that are used but not defined in this Service Schedule have the meanings given to them in the Cash Manager Agreement. Customer's use of the Business Online Banking Service is subject to the terms and conditions set forth in this Service Schedule, the Cash Manager Agreement and the other documents comprising the Agreement as specified in the Cash Manager Agreement.

2. DESCRIPTION OF THE BUSINESS ONLINE BANKING SERVICE.

The Business Online Banking Service enables Customer to have access to and use of any of the electronic information delivery and transaction initiation services applicable to the Services that CoBank makes available to Customer via the Internet. The Business Online Banking Service is accessed through CoBank's Identity and Access Management portal (the "**Portal**"). The functionality of the Portal is being implemented in phases. During phase one (which will be in effect until CoBank gives Customer notice that phase two has begun), after logging into the Portal, an Authorized User may select a link to be directed to a website provided by CoBank (the "**First Tier Site**") that provides access to certain online services (the "**First Tier Services**") and, once on the First Tier Site, may, if applicable, select a link to be directed to another website provided by CoBank (the "**Cash Manager Site**") that provides access to certain additional functions related to the Agreement (the "**Cash Manager Functions**"). During phase two, after logging into the Portal, an Authorized User may access the First Tier Site and the Cash Manager Site in the same manner as during phase one and, in addition, may select a link on the Portal to be directed to the Cash Manager Site without first being directed to the First Tier Site. Even if the First Tier Site contains the brand of a third party rather than CoBank's CoLink® brand, the First Tier Services are provided to Customer by CoBank.

From the First Tier Site, Customer may, to the extent applicable to the Services provided to Customer, access certain information reporting and other functions, including wire transfer. From the Cash Manager Site, Customer may: (a) access certain Cash Manager Functions that are available to all Customers enrolled for the Business Online Banking Service, and (b) access other Services for which Customer has separately enrolled that are available through the Business Online Banking Service. Details regarding the functionality of the Business Online Banking Service and certain formatting and other technical requirements that Customer must follow when using the Business Online Banking Service are set forth in the Business Online Banking Service Documentation as CoBank updates it from time to time.

3. BUSINESS ONLINE BANKING SERVICE FEATURES.

3.1 First Tier. Customer may access certain information reporting and, if applicable to Customer, certain wire transfer functions at the First Tier Site. Customer may also be able to provide certain instructions, orders, directions or statements (each, an "**Instruction**") to CoBank at the First Tier Site. The specific functions available to (and Instructions that may be provided by) Customer at the First Tier Site are described in the Business Online Banking Service Documentation.

- 3.2 Cash Manager Functions. The following features are available to Customer when accessing the Cash Manager Site:
- (a) Information Reporting. The Cash Manager Functions include information reporting in addition to the information reporting available at the First Tier Site. Customer may also review current Transaction Clearing Account balance(s) and transaction activity in real-time. The specific information reporting available is described in the Business Online Banking Service Documentation.
 - (b) Image Retrieval. Customer may view images of certain credit Items and debit Items, remote check capture images, paid checks and returned Items on Customer's Transaction Clearing Account(s) through this feature. The scope of the time for which transactional history and check images may be viewed may vary and depend upon various factors such as when the Transaction Clearing Account(s) were opened and when Customer's access to the Business Online Banking Service was first implemented.
 - (c) Online Stop Payment. The online stop payment feature of the Business Online Banking Service allows Customer to electronically stop payment on checks drawn on its Transaction Clearing Account(s). Any such stop payment request is treated as if it were a written stop payment request, and is subject to the terms and conditions governing the Transaction Clearing Account. A stop payment request made through the Business Online Banking Service is subject to review by CoBank and must be received by CoBank's daily cutoff time as provided in the Business Online Banking Service Documentation. Stop payment requests received after such time will be reviewed the following Business Day. Customer is solely responsible for confirming the status of any stop payment order. Customer is also solely responsible for removing stop payment instructions as necessary.
- 3.3 Access to Other Services; Instructions. The Cash Manager Functions provide Customer access to other Services for which Customer has enrolled, including Account Reconciliation, ACH Origination, ACH Fraud Control, Check Positive Pay, and Remote Check Capture. Customer may also provide certain Instructions to CoBank through the Cash Manager Functions as provided in the applicable Service Schedule and Service Documentation.

4. ADMINISTRATION OF BUSINESS ONLINE BANKING SERVICE.

- 4.1 Security Procedures; Single Sign-on. In order to access information or to provide CoBank with instructions through the Business Online Banking Service, an Authorized User must first log into the Portal. The Security Procedures applicable to the Portal are those set forth in Section 2 of Exhibit 3 to the Cash Manager Agreement (except that, at CoBank's option, a software token may be substituted for the physical token referred to in Section 2.1 of Exhibit 3 to the Cash Manager Agreement). Once logged into the Portal, an Authorized User may access the Business Online Banking Service using so-called "single sign-on" functionality that permits an Authorized User to access the First Tier Site or the Cash Manager Site without re-entering his or her Credentials. Customer acknowledges that those Security Procedures are commercially reasonable.
- 4.2 Administration. CoBank will serve as the administrator for the Business Online Banking Service unless otherwise specifically agreed in writing by CoBank. Customer, through an Authorized Representative, will deliver Instructions to CoBank either directly or via a third

party acceptable to and in the form required by CoBank from time to time concerning the set-up, addition or deletion of Authorized Users for the Business Online Banking Service. CoBank will provide Credentials to each Authorized User. CoBank will have a reasonable time to act (no less than two (2) full Business Days) to implement any changes or deletions to Authorized Users requested by Customer. CoBank will have no liability for any access to the Business Online Banking Service or Transactions that occur through the Business Online Banking Service in any way related to such changes or deletions prior to the time that CoBank implements the requested changes or deletions. Customer is solely responsible for managing the Authorized Users and notifying CoBank of any changes to Authorized Users.

5. GENERAL.

- 5.1 Hours of Access. The Business Online Banking Service will generally be available twenty-four (24) hours per day, seven (7) days per week. However, at certain times, some or all of the Business Online Banking Service may not be available due to system maintenance or failure. CoBank is not responsible for Customer's inability to access the Business Online Banking Service for any reason. Certain information may be delayed before it is available on the Business Online Banking Service.
- 5.2 Other Web Based Services. Certain Services are offered through Service Providers. Certain of those Services may be accessed through a website operated by a third party and governed by a Service Schedule other than this Service Schedule.