

INTERNET BANKING AGREEMENT

The first time you access your accounts through Internet Banking, you agree to be bound by the terms and conditions of this Internet Banking Agreement ("Agreement") and acknowledge its receipt and your understanding of the terms.

INTRODUCTION

This Agreement explains the terms and conditions for accessing accounts and conducting transactions at Colorado Community Bank ("Institution", "we", "us" and "our") via our on-line Internet Banking site(s) ("Internet Banking"). As used in this Agreement, the terms "you" and "your" refer to each person using Internet Banking.

INTERNET BANKING SERVICES

Through Internet Banking, you can manage eligible accounts from your home or office on a personal computer.

Subject to limitations discussed below AND on Online Banking screens, you may use Online Banking to:

- * View current balance information for your linked Colorado Community Bank checking, money market, savings, CD, IRA, line of credit, mortgage or loan accounts.
- * Review cleared and pending transactions for your linked checking, money market deposit, and savings accounts.
- * Transfer funds between your linked Colorado Community Bank accounts, including a payment to a linked loan.
- * The above inquiries and transactions are available in real time.
- * View check images.
- * Request copies of monthly checking or saving statements.
- * Send us secure online mail messages and questions regarding your online banking services

SECURITY & PROTECTING YOUR ACCOUNT

We are strongly committed to protecting the security and confidentiality of our customer accounts information. We use several techniques to help secure our Internet Banking service, including the following: *You must have a valid Login ID and Password. *If no action is taken for 10 minutes, you will be automatically logged off the Internal Banking service. The length of each online session is limited to 30 minutes. You are required to register your browser every year. The number of times you may register a browser is limited.

LOGIN ID AND PASSWORD

You authorize us to follow any instructions entered through online banking using your Login ID and Password. Because your Login ID and Password can be used to access money in your Account(s) and to access information about these Account(s), you should treat your Login ID and Password with the same degree of care and secrecy that you use to protect your ATM Security code and other sensitive financial data. We may ask you to change your Login ID and Password from time to time for security reasons. You agree not to use any language that is abusive, harassing, libelous, defamatory, obscene, or threatening when defining your Login ID or any other personalization of your Account(s).

SHARING YOUR LOGIN ID AND PASSWORD

You agree not to give or make available your Login ID, Password, or account number(s) to any person who is not authorized to access your Account(s). If someone to whom you have granted authority to use your Login ID and Password exceeds such authority, you are fully liable for all transfers and payments made by such person until you have notified us that you have terminated the authority granted to such person and have given us a reasonable period of time to act upon such notice. We may require that you put such notice in writing. Upon receipt of such notice, we may require you to immediately change your Login ID and Password, and to identify the person or persons you believe to have exceeded such authority. You agree to cooperate with us in the investigation and prosecution of any person who has obtained and used your Login ID and Password without your authorization.

You are responsible for all transactions performed using your Password, even if you did not intend or authorize them. In addition, fraudulent transactions initiated using your Password will be charged against your account(s).

LOCK-OUTS

Upon 3 sequential unsuccessful attempts to use your Password, your access to Internet Banking will be revoked. To re-establish your authorization to use Internet Banking, you must contact us to have your Password reset.

You understand the importance of your role in preventing misuse of your accounts through Internet Banking and you agree to promptly examine your statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your Login Id and Password are intended to provide security against unauthorized entry and access to your accounts. The system uses identification technology to verify that the sender and receiver of Internet Banking transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the Internet Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Internet Banking, or email transmitted to and from us, will not be monitored or read by others.

YOUR LIABILITY (Consumers Only)

Tell us AT ONCE if you believe your Login Id and 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 your Ready Reserve available balance. (If you notify us verbally, we may require that you send us your complaint or question in writing or electronically within 10 business days). If you believe your Login ID and Password has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Login ID and Password without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Login ID and Password, and we can prove that we could have stopped someone from using your Login ID and 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 hospital stay, kept you from telling us, we may extend the time periods.

BANK LIABILITY FOR TRANSFERS (Consumers 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. However, there are some exceptions. We will not be liable if:

- * through no fault of ours, you do not have enough money in your Account to make the transfer or payment.
- * the transfer or payment would go over the credit limit of your Ready Reserve account.
- * the funds in your Account are subject to legal process or other encumbrance restricting such transfer.
- * your account is closed, or has been frozen.
- * you, or anyone you allow, commits fraud or violates any law or regulation in connection with Internet Banking.
- * online banking, your PC, or modem is not working properly and you know about the malfunction when you started the transfer for payment.
- * a Payee mishandles or causes delays in handling payments sent by us.
- * you have not provided us with the correct Payee name, address, account information, or payment amount.
- * circumstances beyond our control prevent the proper completion of the transaction despite reasonable precautions by us to avoid these circumstances. Such circumstances include, but are not limited to, fire, flood, delay in U.S. Mail, interruption in your electrical power or telephone, the disconnecting of your telephone line by your local telephone company or from deficiencies in your line quality, or any defect or malfunction of your PC, operating software, modem, or telephone line.
- * you have not properly followed the instructions for using online banking.

ACCESSIBILITY

You can usually access On-line Financial Services 7 days a week, 24 hours a day. However, at certain times, some or all of Internet Banking or On-line Financial Services may not be available due to system maintenance or reasons beyond Institution's control. Institution does not warrant that Internet Banking or On-line Financial Services will be available at all times. When unavailable, you may use an automated teller machine ("ATM") or an Institution branch office to conduct your transactions.

CUTOFF TIMES

Transactions initiated before the following cutoff times (Mountain Standard or Mountain Daylight time) on a banking day will be posted to your account the same day. Transactions posted after that time or on a non-banking day will be processed as indicated below:

If initiated after cutoff

Transaction	Cutoff time	time or on a non-banking day	
Transfers between Accounts	at Colorado Community Bank	5:00 p.m.	Posted next banking day

LIMITATIONS ON FREQUENCY OF TRANSACTIONS

The number of transactions affecting BANK accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

In addition, there are limits on the number of transactions allowed per day and per month.

LIMITATIONS ON DOLLAR AMOUNT OF TRANSACTIONS

There are dollar limits on the amount of transactions per account per day and per month as well as limits for all accounts in total per day and per month.

FUTURE TRANSFERS

A scheduled transfer date may be set for a future date. A scheduled transfer may be stopped or modified prior to the scheduled transfer date, subject to the restrictions noted on the on-line screen for transfers.

AUTHORIZATION TO DEBIT ACCOUNT

When you, or an authorized user, transmit a transfer instruction via Online Banking, you authorize us to follow the transfer instruction and you authorize us, on the scheduled transfer date, to debit (deduct) the transfer amount from the account listed in the transfer instruction as the account from which funds are to be transferred. You also warrant, in the case of a transfer of funds into the Colorado Community Bank, that you have the authority to withdraw funds from the account held at another financial institution.

SUFFICIENT FUNDS: OVERDRAFTS

You are responsible for knowing the impact of a transfer on your account balance (and ready reserve limit). If that account does not, on the scheduled transfer date, have sufficient funds for the transfer, you may incur NSF fees on that account. We are not required to notify you if a transfer is not made due to insufficient funds. You agree to view recent transactions on Online Banking to see if a transfer was completed and to reschedule a transfer if necessary. If a transfer is not made due to insufficient funds and if the transfer instruction lists a deposit account with us as the account to which funds are to be transferred, withdrawals from that deposit account which

would exceed the available balance may not be paid due to insufficient funds and you may incur NSF fees on that account.

FEES

Currently there is no fee for Online Banking availability except for Bill Pay.

You authorize us to charge your primary checking account or other payment account for the Online Banking monthly fee even if the charge causes an overdraft on the account. You acknowledge that you may also incur fees disclosed in the Rate & Fee Schedule, which you were given upon account opening. Fees are subject to change at our sole discretion. "Change" means and increase or decrease in the dollar amount of fees, a charge for new services, or a charge for services on which fees were not previously assessed. If you maintain Online Banking service after the effective date of a change in fees, you agree to the change in fees.

OTHER CHARGES

You should note that you might incur charges for:

- * Normal account fees and service charges.
- * Any Internet service provider fees.
- * Payments or transfers made through online banking services from a savings or money market account may result in an excess transaction fee. See your savings or money market account for details.
- * Additionally, fees may be assessed for added self-service features available through online banking customer service, such as stop payment requests, wire transfer requests and statement copy requests. Please consult your current fee schedule to see if your accounts are subject to these fees.
- * An NSF-fee may also apply if you schedule payments or transfers and your available balance is not sufficient to process the transaction on the date scheduled.
- * We may charge you an hourly research fee for an inquiry about a transaction that occurred more than 90 days before the date you make the inquiry.

TERMINATION

Your Right to Terminate-You may cancel your online service at any time by providing us with written notice in person, by postal mail, fax or through our secure e-mail available through online banking service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation. Termination of online banking services will not close your account.

Our Right to Terminate-You agree that we can terminate or limit your access to online services for any of the following reasons:

- * Without prior notice, if you have insufficient funds in any one of your Bank accounts. Service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
- * Upon reasonable notice, for any other reason in our sole discretion.
- * After a 6 month period where you have not logged into the system.

CHANGE IN TERMS

Institution reserves the right to change the charges, fees or other terms described in this Agreement at any time.

If the change would result in increased fees for any online service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the Bank website or forward it to you by email or by postal mail. If advance notice of the change is not required and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

CONFIDENTIALITY

Disclosure of Account Information, and Transfers-You understand information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to Online Banking. You agree and hereby authorize all of these transfers of information.

IN CASE OF ERRORS or Questions about Electronic Transfers, including Bill Payments- Contact us as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. When you report a problem or discrepancy, please (i) tell us your name and account number, (ii) describe the error or the transaction you are unsure about, and explain why you believe it is in error or what additional information you need; (iii) tell us the dollar amount of any suspected error; and (iv) for a bill payment, tell us the number of the account used to pay the bill, the applicable payee name and account number, the date the payment was sent, the payment amount and the payment reference number. Generally speaking, we will tell you the results of our investigation within 10 business days, or 20 business days in the case of point of sale or international transactions, after we hear from you. However, we may take up to 45 days, or 90 days in the case of point of sale or international transactions, to investigate your complaint or question. In this case, we may provisionally credit your account so that you have use of the money during the time it takes us to complete our investigation. If you fail to provide your complaint or question in writing within 10 business days of a request from us to do so, we reserve the right to not credit your account. If we confirm an error, we will correct your account record within 10 business days, or 20 business days in the case of point of sale or international transaction. If we determine that there was no error, we will send you a written explanation within 3 business days after we conclude our investigation and will debit any interim amounts credited to your account. You may request copies of any documents that we use in our investigation.

ELECTRONIC MESSAGING

The Colorado Community Bank's Internet banking service provides you with the ability to send and receive secure electronic messages to and from us. This is the best way to electronically communicate with us because you can safely include confidential information, such as account numbers and balances.

If you email us using your own software, the information you send is not secure.

Please remember that we will not immediately receive an electronic message sent by you. No action will be made on any electronic message you send to us until we actually receive your message and have a reasonable opportunity to act on it.

You cannot use e-mail to initiate On-line Internet Banking transactions. All such transactions must be initiated using the appropriate functions within the Internet Banking site. Institution will not be liable for any errors, omissions, claims, or problems of any kind involving your e-mail.

From time to time, we may send important notices to you concerning your use of Online Banking by electronic messaging.

DISCLOSURE OF INFORMATION

Information submitted to Institution or its suppliers is the property of those parties, and they are free to use and disclose that information, or any ideas, concepts, know-how or techniques contained in that information to any third party for any purpose whatsoever, except as specifically agreed by Institution or prohibited by law.

LINKS TO OTHER SITES

Information that Institution publishes on the World Wide Web may contain links to other sites and third parties may establish links to Institution's site. Institution makes no representations about any other web site that you may access to, from or through this site. Unless expressly stated in writing, Institution does not endorse the products or services offered by any company or person linked to this site nor is Institution responsible for any software or the content of any information published on the site of any third party. You should take precautions when downloading files from sites to protect your computer software and data from viruses and other destructive programs.

RESTRICTIONS

You may not appropriate any information or material that violates any copyright, trademark or other proprietary or intellectual property rights of any person or entity while using the Internet Banking or On-line Banking services. You may not gain, or attempt to gain, access to any Internet Bank and/or On-line Banking service server, network or data not specifically permitted to you by Institution or its suppliers, and you must not include any obscene, libelous, scandalous or defamatory content in any communications with Institution or its suppliers.

VIRUS PROTECTION

Institution is not responsible for any electronic virus that you may encounter using the Internet Banking or On-line Banking Services. We encourage you to routinely scan your computer and diskettes using reliable virus protection product to detect and remove viruses. If undetected and unrepaired, a virus can corrupt and destroy your programs, files and hardware.

DAMAGES AND WARRANTIES

In addition to the terms previously disclosed, Institution is not responsible for any losses, errors, injuries, expenses, claims, attorney's fees, interest or other damages, whether direct, indirect, special, punitive, incidental or consequential, (collectively, "Losses") caused by Internet Banking or the use of the On-line Banking services or in any way arising out of the installation, use or maintenance of your personal computer hardware or software, including any software provided by Institution or one of its suppliers. In addition, Institution disclaims any responsibility for any electronic virus (es) customer may encounter after installation of such software or use of Internet Banking or the On-line Banking services. Without limiting the foregoing, neither Institution nor its suppliers shall be liable for any: (i) failure to perform or any losses arising out of an event or

condition beyond their reasonable control, including but not limited to communications breakdown or interruption, acts of God or labor disputes; or (ii) the loss, confidentiality or security of any data while in transit via the Internet, communication lines, postal system or ACH network. Institution and its suppliers provide Internet Banking and the On-line Banking services from their own sites and they make no representation or warranty that any information, material or functions included in Internet Banking or the On-line Banking services are appropriate for use by you in your jurisdiction. If you choose to use Internet Banking and/or the On-line Banking services, you do so on your own initiative and are solely responsible for compliance with applicable local laws and regulations. Neither Institution nor its suppliers warrant the adequacy, accuracy or completeness of any information provided as a part of Internet Banking, the On-line Banking services, or contained in any third party sites linked to or from Institution's web site.

INSTITUTION MAKES NO REPRESENTATIONS OR WARRANTIES

REGARDING THE ACCURACY, FUNCTIONALITY OR PERFORMANCE OF INTERNET BANKING, ON-LINE BANKING SERVICES, OR ANY SOFTWARE THAT MAY BE USED IN CONNECTION WITH SAME. INSTITUTION DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING ANY WARRANTIES OR MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR ERROR-FREE OPERATION.

INDEMNIFICATION

Customer shall indemnify, defend and hold harmless Institution and its officers, employees, directors, suppliers and agents, in their individual capacities or otherwise, from and against any losses arising out of: (i) Customer's negligence; (ii) Customer's failure to comply with applicable law; or (iii) Customer's failure to comply with the terms of this Agreement.

ADDITIONAL REMEDIES

Due to the likelihood of irreparable injury, Institution shall be entitled to an injunction prohibiting any breach of this Agreement by Customer.

APPLICABLE RULES, LAWS, AND REGULATIONS

You submit to the jurisdiction of, and this Agreement shall be governed by the laws of, the State of Colorado, U.S.A., as well as the federal laws of the U.S.A. Venue for any action arising out of this Agreement shall be in a state court of competent jurisdiction covering your residential county. The prevailing party in such action shall be entitled to the recovery of its reasonable attorney's fees, costs, and expenses.

ASSIGNMENT

Institution may assign its rights and/or delegate all or a portion of its duties under this Agreement to a third party.

INTEGRATION

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations concerning such subject matter are cancelled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and Institution.

SEVERABILITY

If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another agreement between you and the Institution, this Agreement will control.

WAIVER

Institution shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of its rights under this Agreement. No waiver by Institution of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

FORCE MAJEURE

Neither party shall be liable for any loss nor damage due to causes beyond its control, including fire, explosion, lightning, pest damage, power surges or failures, strikes or labor disputes, water, acts of God, the elements, war, civil disturbances, acts of civil or military authorities or the public enemy, inability to secure raw materials, transportation facilities, fuel or energy shortages, acts or omissions of communications carriers, or other causes beyond that party's control. Either party may terminate this Agreement immediately on written notice if the other party is prevented from performing its obligations under this Agreement for a period of more than 30 days due to the reasons set forth in this subsection.

CONSTRUCTION

This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law.

AMENDMENTS

We may amend this Agreement from time to time by giving you written or electronic notice. Notice may be included in your Account statement. The notice may state that there has been a change in this Agreement and that changes have been posted on our web site. Continued use of On-line Banking following notice of amendment constitutes acceptance of any amendments to this Agreement.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Bank website or by email. You agree to notify us immediately of any change in your email address.