

Legal Terms and Conditions

Welcome to our web site. By using our site, you are agreeing to comply with and be bound by the following terms of use. Please review the following terms carefully. If you do not agree to these terms, you should not use this site. These Legal Terms and Conditions set forth the entire agreement between the parties relating to the use of this site. The term "CenBank" or "us" or "we" or "our" refers to CenBank, the owner of the web site. The term "you" refers to the user or viewer of our web site.

Copyright & Permitted Use

The pages and screens on this Site are owned and controlled by CenBank, except as otherwise stated, and are protected by U.S. copyright laws. The copyrighted materials on the Site include, but are not limited to, the content, organization, graphics, design, compilation, magnetic translation and digital conversion. You are authorized to view the information available on the Site for your informational purposes only. The copying, redistribution, use or publication by you of any such matters or any part of the Site are prohibited without our prior written consent. You may not copy, display, distribute, transfer, link to, reproduce, license, frame, alter, create derivative works of or republish all or any portion of the Site for any commercial or public purpose without CenBank's prior written consent. CenBank's logo is a trademark of CenBank and may not be copied, displayed, distributed, modified or reproduced without our prior written consent.

Disclaimer

Neither CenBank nor any of its authorized agents make any representation about the suitability of the content of this site for any purpose. All content is provided "As is" without any warranty of any kind, either express or implied.

Although we attempt to keep the information on this site complete, accurate, and current, we do not warrant that the content herein is complete, accurate, or current. We make no commitment to update the content herein. It is your responsibility to verify any information before relying on it. The content of this site may include technical inaccuracies or typographical errors. From time to time changes are made to the content herein. We may make changes in the products and / or the services described herein at any time.

Limitation of Liability

Neither CenBank, its authorized agents, its respective employees, agents, third party content providers, or licensors warrant that the services or the site will be uninterrupted or error free, nor do they make any warranty as to the results that may be obtained from use of the services or the site, or as to the timeliness, sequence, accuracy, reliability, completeness or content of any information, service, or merchandise provided through the services on the site. CenBank will not be liable under any circumstances for damages or injury, including but not limited to those caused by any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or system failure.

Links to Third Party Sites

Links included on our site are not endorsed by CenBank but are included for your convenience. CenBank did not participate in the development of these sites nor do we exercise control over the external sites you may enter. If you click on any of the links you will be leaving the CenBank website. We are not responsible for the accuracy, copyright

compliance, legality, or decency of material contained in external sites. You agree to read and adhere to the policies and terms of use applicable to that site.

Entire Agreement

If any part of these Terms and Conditions is unlawful, void, or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining provisions.

Privacy Notice

We understand the need to safeguard your information and records from unauthorized use and disclosure. Please see CenBank's privacy policy for complete details.

General

CenBank reserves the right to modify these Terms of Use at any time without notice, but the most current version of the Terms of Use will always be available to you by clicking on the link at the bottom of the Site. If you find the Terms of Use unacceptable at any time, you may discontinue your use of the Services. By continuing to use the Services after the date of any change to these Terms of Use, including accessing the Site, you agree to be bound by the rules contained in the most recent version of this Agreement.

CenBank reserves the right to modify or terminate the Services and the Site or to terminate your access to the Services and Site, in whole or in part, at any time. These Terms of Use constitute a contract between you and CenBank governed by the laws of the State of Minnesota.

CenBank is an equal opportunity employer. The information contained in any article or section of this site is based on sources which we believe to be reliable, but we cannot warrant its accuracy or completeness. Such information is subject to change and is not intended to influence our investment or product decisions. CenBank is a member of the FDIC.

Indemnification

You agree to defend, indemnify and hold harmless CenBank, its affiliates and their respective directors, officers, employees and agents from and against all claims and expenses, including attorneys' fees, arising out of your violation of these Terms of Use or misuse of the Service or this Site, including such violation or misuses conducted by your employee or agent, if applicable.