



Family Banking Amendment to Consumer Online Banking Agreement

Rabobank

Effective April 19, 2010

Please read this disclosure and click on your response at the bottom of the page to begin using the Family Banking feature.

This Family Banking Amendment to the Online Banking Agreement for Consumers ("Amendment") specifies the rights and obligations of Rabobank, N.A. and the Bank customer with respect to use of this online banking service ("Family Banking Service") as described below. By using the Family Banking Service, you agree to the terms and conditions provided herein. In this Amendment, the words "you," "your" and other similar terms refer to each person assigned a Password to access the Online Banking Services, including any authorized user(s) of such Password. The words "Rabobank," "Bank," "we," "us," "our" and other similar terms refer to Rabobank, N.A.

Top of Form

A. Services

The Family Banking Service allows you to:

1. Appoint one or more persons (User) to access certain services and determine who will be authorized to use those services on your behalf.
2. Designate which accounts a User may access for balance and transaction history viewing.
3. Designate User access to the Transfer module. Note: access to this module will allow the User to initiate balance transfers between ALL accounts that the User has been given access to in #2 above.
4. Designate User access to the Bill Payment module. Note: access to this module will give user full access to all features of the Bill Payment module as well as all accounts that are set up for use in the Bill Payment module. You do NOT have the ability to limit User access to specific accounts within the Bill Payment module.
5. Designate User access to the electronic statement module ["eStatement(s)"]. Note: access to this module will allow the User to view electronic statements for ALL accounts that are set up in the eStatement module. You do NOT have the ability to limit User access to specific accounts within the eStatement module.

B. User Administration

You may appoint one or more persons for certain Services with the authority to use the Services on your behalf. You can establish separate Security Codes for you and each User, as well as limits on each User's authority to access information and conduct transactions as outlined in the "Services" section of this amendment. You accept sole responsibility for the actions of all persons designated by you to use the Services.

You will need to designate which accounts will be utilized for transfers. If granted access to Bill Payments or eStatements, the User will have access to all accounts that are set up under those Services. You authorize us to act on all requests, transfers, bill payments, etc. for any designated Family Banking users.

C. Security Considerations

Please note that granting access to your accounts can give the User the ability to move funds from your account. Please grant access only to persons whom you know and trust. Be cautious if a person is applying undue pressure on you to permit access to your accounts.