



NetTeller Internet Banking Application

(Please print this form out, complete, sign and then either mail to us or drop it by our Bank!)

You must be at least 18 years of age to apply by mail for NetTeller. If you are under 18 years of age you must bring the joint owner of your account to the bank to apply.

General Information

First Name: _____ M.I. _____ Last Name: _____

Street: _____

City: _____ State: _____ Zip: _____ Date of Birth: _____

Social Security Number: _____ Home Phone Number: _____

E-Mail Address: _____ Work Phone Number: _____

Joint Account Holder (Optional)

First Name: _____ M.I. _____ Last Name: _____

Social Security Number: _____ Home Phone Number: _____

E-Mail Address: _____ Work Phone Number: _____

NetTeller Online Application

Below, list **all accounts** that you are a signer on and would like to be able to access via NetTeller. You may list any or all checking accounts, loans, CD's, savings and IRA's. You will be assigned an ID Number and an initial PIN. You must change your PIN on the first sign in.

ACCOUNT NUMBER

ACCOUNT NUMBER

BANK USE ONLY:

NetTeller ID Number

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PIN Number

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In submitting this application, I certify the following:

The information provided is true and correct, I authorize The First National Bank of Girard to verify any information included in this application and allow me access to all the accounts listed above. The use of NetTeller shall be governed by the terms and conditions of the NetTeller Agreement and Disclosures and such other terms and conditions or amendments thereto, as may be established by The First National Bank of Girard and communicated to me in writing. I authorize The First National Bank of Girard to set up the transfer grouping listed above. I understand that the account numbers are set up as a related group and that I can transfer to/from all numbers in that grouping as capabilities and/or restrictions allow.

This NetTeller Internet Banking Agreement and Disclosure (the Agreement” is used to inform you of appropriate uses of Internet Banking (hereafter referred as “NetTeller”): to obtain information about your accounts, to transfer funds between your accounts, and other bank services available through the Internet.

Security & protecting Your Account

The First National Bank of Girard is committed to the protection, security, and confidentiality of our customer’s personal and account information. In an effort to maintain this commitment, The First National Bank of Girard continues to utilize the latest technology in the continuous development of its internet banking service.

We use the following methods to protect your account information:

- You can only access NetTeller with browsers that have 128-bit encryption.
- Your account numbers are not displayed or transmitted across the Internet.
- You must have a valid ID and PIN to sign in.
- You are only allowed three attempts to log into NetTeller with the correct ID and PIN. If you do not enter the correct ID and PIN your account will be locked after the third attempt.
- After 10 minutes of inactivity you will automatically be logged off NetTeller.

You are responsible for using the following procedures to protect your account information:

- Never give out personal information such as your PIN.
- Never leave your computer unattended while logged into NetTeller.
- Always exit by clicking on “Exit” after using NetTeller.
- Notify Customer Service immediately if you suspect that your ID or PIN has become known to or used by unauthorized persons.

E-Mail and Virus Protection:

The First National Bank of Girard encourages you not to send any confidential information including social security numbers, IDs, and PINs via e-mail. You need only to send your name and if desired, a phone number where customer service may reach you. Customer Service will answer all e-mails by e-mail unless they have questions or need further information from you. Unless you have instructed us otherwise, you agree that The First National Bank of Girard may send you electronic messages about other products or services we offer. The First National Bank of Girard is not responsible for any electronic virus that you may contract while using any of our Internet Products. We suggest you routinely scan your computer using a virus protection product to detect and remove viruses found.

Service Availability

NetTeller is available 365 days a year. If it is necessary to perform maintenance, the maintenance will be limited to the early morning hours (i.e. Midnight – 5:00 a.m.) on Saturday or Sunday when possible. There are times that Internet Banking may be down for extended periods of time or times other than Saturday and Sunday for more extensive maintenance, system upgrades, or to resolve equipment problems. During these periods, customer will be notified of the maintenance on The First National Bank of Girard’s web site and when attempting to log into NetTeller.

Funds Transfer Service

You will be able to transfer funds between your First National Bank of Girard bank accounts only. If you do not want to have the ability to transfer funds between your accounts using NetTeller, or if you want to restrict the accounts from which you can transfer funds using your ID and PIN, call Customer Service, and we will make the necessary adjustments to this service for you.

As an Internet Banking customer, you can make immediate transfers between specified deposit accounts through NetTeller. You are responsible for all transfers you or your authorized representative make using NetTeller. All such transfers are effective when you complete the transaction online. Funds must be available in the account from which you wish to transfer funds on the date you enter the transaction.

The First National Bank of Girard’s Ability to Terminate your NetTeller

You are responsible for complying with the terms of this agreement. The First National Bank of Girard reserves the right to terminate your NetTeller privileges if you do not comply with this agreement. Your NetTeller privileges may be revoked if we believe that unauthorized use of your ID, PIN or account may be occurring.

Amendments

We can amend this Agreement upon notice to you, which you agree may be sent by e-mail or by an announcement conspicuously displayed directly within the site. Any notice will be effective not later than ten (10) days after we send or post the notice (unless a law or regulation requires a longer notice period), whether or not you have retrieved or viewed the notice by that time.

We may, from time to time, introduce new services that are part of NetTeller. We will update this Agreement to notify you of these new services. By using Internet Banking after those new services become available, you agree to be bound by the terms contained in the revised agreement.

Your Agreement To Those Terms and Conditions

Your registration for NetTeller with The First National Bank of Girard confirms that you acknowledge you have received, reviewed, and understand the terms of this Agreement, and that you are bound by all the terms and conditions of this Agreement. IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their duly authorized representatives.

The First National Bank of Girard

NetTeller Customer(s)

Bank Officer

Title

Date: _____

Return signed form to The First National Bank of Girard or mail to :

The First National Bank of Girard
Attention: NetTeller,
P.O. Box 6
Girard, Ks 66743