



Internet Banking Application

Customer Information

Name: _____ Social Security Number: _____
Email Address: _____ Driver's License Number: _____
Address: _____
City: _____ State: _____ Zip: _____
Telephone: _____

Account Information

Account Type: Checking Savings Loan Account Type: Checking Savings Loan
Account Number: _____ Account Number: _____
Account Type: Checking Savings Loan Account Type: Checking Savings Loan
Account Number: _____ Account Number: _____

I authorize the First National Bank of Dennison to verify any information included in this agreement. The use of Internet Banking shall be governed by the Internet Banking Agreement and Disclosure Statement and such other Terms and Conditions or amendments thereto, as may be established by the First National Bank of Dennison. I agree to indemnify, protect, hold harmless and defend The First National Bank of Dennison from and against any and all damages, expenses, liabilities or costs (including attorney's fees and court costs), of whatever kind or nature, arising from this Agreement. I agree to keep account numbers and passwords secured. I also agree to notify the First National Bank of Dennison in writing, in person or by phone to terminate the Agreement.

Customer Signature: _____ Date: _____

* Internet Banking Agreement and Disclosure Statement continued on the following page.

*For Office Use Only

ID Number: _____ Completed By: _____
Reviewed By: _____ Date: _____

THE FIRST NATIONAL BANK OF DENNISON
INTERNET BANKING AGREEMENT AND DISCLOSURE STATEMENT

This agreement states the terms and conditions that apply when you use The First National Bank of Dennison's Internet Banking service. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. Strict adherence to all of The First National Bank of Dennison's instructions and procedures applicable to the services covered by this agreement is required.

"You" and "your" mean each person who establishes a FNB Home Banking Account with The First National Bank or who uses or is authorized to use a FNB Home Banking identification number and personal identification number (password) or other means of access we establish or approve. The term "FNB Home Banking" means the First National Bank allows you to make payments, transfer funds, access accounts, obtain information and perform other transactions over the Internet by use of a personal computer and modem and/or other means The First National Bank allows.

IDENTIFICATION NUMBER AND PASSWORD

To access The FNB Home Banking Internet service, you must use the identification number The First National Bank establishes or provides for your Internet Banking Account, together with a password. Any persons to whom you give your identification and password number will have full access to your accounts that you defined in your Home Banking. You must be an owner in each of the accounts designated on your FNB Home Banking application. You may not designate any account that requires more than one signature for withdrawals. Accounts for organizations, associations, clubs, businesses (except in DBA cases), public funds and other such entities are not permitted to be co-mingled with personal accounts of the officers or agents. A written resolution shall be required authorizing the establishment of Internet Banking services for such entities and filed with The First National Bank.

INTERNET BANKING TRANSACTIONS

You, or someone you have authorized by giving them your FNB Home Banking identification number and password or other means of access (even if that person exceeds your authority), may instruct First National Bank to perform the following transactions:

- Make transfers between your qualifying accounts to the extent authorized.
- Obtain information that we make available about your qualifying accounts.
- Obtain other services or perform other transactions that First National Bank authorizes.
- Create a payment to any business or person through the FNB Home Banking Bill Pay portion of Internet Banking.

LIMITS ON INTERNET BANKING TRANSACTIONS

You must have enough available funds in any account from which you instruct The First National Bank to make a payment or transfer. You also agree to the "Terms & Conditions of Your Deposit Account" that you received when you opened your deposit account. You may request another copy of the "Terms & Conditions of Your Deposit Account" at any time.

OUR LIABILITY FOR FAILURE TO COMPLETE PAYMENTS OR TRANSFERS

If First National Bank of Dennison does not complete a payment or transfer on time or in the correct amount according to our agreement with you, First National Bank may be liable for your losses or damages. However, there are exceptions. FIRST NATIONAL BANK WILL NOT be liable for the following:

- Any consequential damages whatsoever, caused by loss to the customer, whether real or alleged, as a result of any error or omission by FNB, including but not limited to over-drafts, bank service charges, missed business opportunities, court costs, judgements, claims, civil or criminal penalties or any other loss that may be caused by an error or omission of First National Bank related to internet banking.

- If, through no fault of First National Bank of Dennison, you do not have enough available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if First National Bank reverses a payment or transfer because of insufficient funds.
- If any payment or transfer would go over the credit limit of any account.
- If your equipment or First National Bank's was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you have not given First National Bank complete, correct or current account numbers or other identifying information so that we can properly credit/debit your account or otherwise complete the transaction.
- If you do not follow First National Bank's instructions or if you provide First National Bank with wrong or inaccurate information or fail to correct or tell First National Bank about any inaccuracy of which you are aware.
- If you do not instruct First National Bank soon enough for your payment or transfer to be received and credited by the time it's due.
- If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim that would restrict the transaction. If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that First National Bank has taken.

STATEMENTS

Your Internet banking transfers and payments will be indicated on the monthly statements that The First National Bank provides or makes accessible to you for your Internet Funding Account. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrong doer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

CUSTOMER LIABILITY

You, as a customer, agree to the terms of this Internet Banking account and any service charges that may be imposed. You authorize the deduction of these charges directly from the account balance. You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your Internet Banking identification number and Password or other means of access and want to terminate that person's authority, you must change your identification number and password or other means of access or take additional steps to prevent further access by such person.

UNAUTHORIZED TRANSACTIONS OR LOSS OR THEFT OF YOUR INTERNET BANKING IDENTIFICATION NUMBER OR PASSWORD

If you believe your Internet Banking identification number or password or other means of access have been stolen, or that someone has used them without your authorization, please do the following: During Normal Business Hours: Contact us immediately at 740-922-2532 After Normal business Hours: E-mail contactus@fnbdennison.com. Immediately phoning First National Bank is the best way of reducing your possible losses.