

The First National Bank of Mertzon



Application for Internet Banking

Name _____

E-Mail Address _____

Telephone _____

Account Numbers: _____

Additional Services:

_____ Initial here to request access to online **bill payment** services. (See note below*)

_____ Initial here if you want **Paperless Banking**. You will receive your statements and notices through the online banking program in lieu of paper mailings.

*Note: Online bill payment services are free of charge if at least one payment is initiated during each calendar month. A fee of \$7.50 will be charged for any month where a payment is not initiated.

- By signing below, I am requesting access to the First National Bank of Mertzon internet banking program, as well as any additional services initialed above.
- I authorize you to charge my account for any transactions made through use of the internet banking service, including any recurring payment or transfer that I make. I agree that sufficient funds must be available in my account on the date I schedule payments or transfers to be made using the internet banking or online bill payment services.
- I have received the **Internet Banking and Electronic Document Delivery Agreement**. I understand the terms and conditions set forth therein, and agree to be bound by them.

I certify that the information provided is true and correct. I authorize The First National Bank of Mertzon to allow internet banking access to the accounts listed above.

Signature _____ Date _____

Signature _____ Date _____

THE FIRST NATIONAL BANK OF MERTZON

INTERNET BANKING AND ELECTRONIC DOCUMENT DELIVERY AGREEMENT

The use of Internet Banking and/or Electronic Document Delivery requires that you agree to the terms and conditions of our Internet Banking and Electronic Document Delivery Agreement when you use our service. These terms and conditions are in addition to those that already apply to any account you currently have with the Bank or any service that you obtain from us. You must also adhere to any applicable procedure or instruction covered by this agreement.

“You” and “your” mean any person who creates an Internet Banking Customer Account with The First National Bank of Mertzon or is authorized to use an Internet Banking login or customer identification number and password to access the Internet Banking service. “Internet Banking” is defined as our service that allows customers to access accounts, transfer funds, make payments and perform other transactions over the Internet by using a personal computer.

The Internet Banking service is a free service to all Bank customers. The PayLinks Online Bill Payment service is a free service when used at least once a month. If the PayLinks Online Bill Payment system is active, but is not used to send a payment during a given calendar month, a service fee of \$7.50 will be assessed for that month. A service fee may also be assessed for certain maintenance requests initiated by you. These maintenance requests are related to the PayLinks Online Bill Payment service and may include, but are not limited to: item research, stop payments and reissuance of payments. If the PayLinks vendor issues a charge to the Bank for such services provided to you, the charge shall be deducted from your account.

TYPES OF INTERNET BANKING TRANSACTIONS

You may access your accounts by computer using your password and your user name to:

1. Transfer funds between your demand deposit accounts (checking, savings, and money market accounts);
2. Make payments from checking or savings/money market to loan accounts with us;
3. Get information about checking, savings, money market account balances, deposits and withdrawals in the last statement cycle, and account balance of certificates of deposit and loans;
4. Use the PayLinks Online Bill Payment service to send payments to third parties.

Transactions completed using either Internet Banking or PayLinks Online Bill Payment will appear on your normal monthly or quarterly statement. You must notify us if you change your address.

SECURITY CREDENTIALS

To access Internet Banking, you are required to create a User Name and Password, as well as other security credentials. Anyone to whom you give your user name and password will have full access to your accounts, even if you intend to limit that person’s access. Please contact the Bank if you wish to enable a limited secondary user.

LIMITS ON INTERNET BANKING TRANSACTIONS

Your account must have sufficient funds available to make a requested transfer or payment. If you use a Savings or Money Market account to complete a transaction, the limits imposed on those types of accounts are applicable to Internet Banking transactions. For Savings accounts, transfers to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per quarter. For Money Market accounts, transfers to another account or to third parties by preauthorized, automatic, or telephone transfers are limited to six per statement cycle. The internet banking program may prohibit transactions that would exceed these limits.

BUSINESS DAYS

Internet Banking and PayLinks Online Bill Payment are available 24 hours a day, 7 days a week. However, we will only process transactions and update information on general business days, Monday through Friday, excluding holidays.

CUSTOMER LIABILITY

You are liable for all transactions initiated by you or anyone you authorize to conduct your banking activities. If you have given someone your User Name and Password and you wish to terminate that person’s access, you must change your User Name and Password as well as take any other additional steps to prevent further access by that person. If you decide that you no longer wish to have Internet Banking access, you must contact The First National Bank of Mertzon to cancel your account. Your user name and password will be immediately disabled.

OUR LIABILITY FOR FAILURE TO COMPLETE TRANSFERS OR PAYMENTS

If we fail to complete a transfer or payment on time or for the correct amount according to our agreement with you, we will be fully liable for any losses or damages that may be incurred by you. However, the following exceptions apply where we **WOULD NOT** be liable:

1. If, through no fault of ours, you do not have sufficient funds available to complete the requested transfer or payment.
2. If the account from which you request a transaction has been closed or if the account is subject to restrictions due to any legal process.
3. If your computer equipment or ours is not in working order and it is apparent to you when you are attempting to complete a transaction.
4. If you have given us incomplete or incorrect information regarding the desired transaction.
5. If you do not follow our instructions or if you fail to correct or tell us about any inaccuracy of which you are aware.
6. If you do not initiate your transaction in a manner that allows us sufficient time to process your transfer or payment by the time it is due.
7. If any circumstances beyond our control prevent, delay, alter, or intercept the transaction, despite reasonable precautions that we have taken.

UNAUTHORIZED TRANSACTION, LOSS, OR THEFT OF USER NAME OR PASSWORD

If you believe that your security credentials have been stolen or compromised or used in a manner unauthorized by you, contact us immediately at 325-835-4321. **We cannot accept notification of lost or stolen security credentials or unauthorized transactions via email.**

PRIVACY

Ensuring your financial privacy is of vital importance to us. We recognize the importance that you place on your privacy and the confidentiality of your financial information. We think it is important for you to be informed of the policies we have to safeguard your privacy. To request a copy of our Privacy Policy, please contact the Bank at 325-835-4321 or in writing at P.O. Box 589, Mertzon, TX 76941.

ELECTRONIC DOCUMENT DELIVERY

- Electronic document delivery is available for checking and savings accounts as a free service.
- By authorizing electronic document delivery, you will no longer receive paper statements and notices from the Bank through the mail. Your documents will be available on the Bank's internet banking website in Adobe PDF format. You will have the ability to view, print or save your documents.
- Any legal notices or disclosures that would have been mailed to you will instead be provided through the internet banking website.
- When your statement or other document has been prepared, you will receive an email from the Bank stating that your document is ready for viewing through the internet banking website.
- To use this service, you must have a computer or other device with access to the internet. You must be able to access the internet banking website at www.fnbmertzon.com, and your device must be equipped with Adobe Reader in order to view your documents. Adobe Reader may be procured without cost at www.adobe.com.
- You must provide the Bank with a valid e-mail address where you can be contacted. The Bank must also be notified if your e-mail address changes.
- Due to the nature of the Internet, the Bank cannot guarantee uninterrupted access to your documents. If you are unable to access your electronic documents, please contact the Bank so that we may assist you in obtaining access to your documents.
- You may cancel the electronic document delivery service at any time by contacting the bank. If you cancel the service, the Bank will reinstate paper mailing of your documents. Please allow the Bank a reasonable amount of time to respond to your request.
- The Bank may change the terms of this agreement at any time. You will be notified of any changes.