



## Internet Banking Agreement and Disclosure

This Internet Banking Agreement (“the Agreement”) explains the terms and conditions governing the use of basic Internet Banking Services offered by First Trust and Savings Bank. All Internet Banking Services of any kind whatsoever offered by First Trust and Savings Bank (including, but not limited to funds transfers) will be referred to collectively as “Internet Banking services” in this Agreement. By using any of the Internet Banking services, you agree to abide by the terms and conditions of this Agreement as well as the Deposit Account Terms and conditions, which were provided at the time your account was opened. “I” and “You” refer to each person(s) who opens or those individuals authorized to use any account at First Trust and Savings Bank and any person(s) who has the customer’s PIN or Password. The term “business day” means all days except Saturday, Sunday, and all banking holidays.

All Internet Banking Services offered by First Trust and Savings Bank are governed by this Agreement, as well as applicable Federal Regulatory disclosures and the Deposit Account Terms and conditions of First Trust and Savings Bank. All applicable fee schedules published by First Trust and Savings Bank from time to time will apply to the Internet Banking Services. You are responsible for the payment of any fees incurred by you on any account, for any service, at any time. You agree to pay all such fees upon request of First Trust and Savings Bank. Further, you agree to pay all charges or fees assessed by your telephone service provider for accessing Internet Banking Services.

I agree that my signature on this application and use of the Internet Banking Services will confirm that I have reviewed this Agreement and applicable disclosures, both of which First Trust and Savings Bank may amend from time to time. My initial use of any Internet Banking Service in connection with my account(s) at First Trust and Savings Bank constitutes my acceptance and agreement to be bound by all of the terms and conditions of this Agreement and of the Deposit Account Terms and Conditions.

I understand that my password or PIN can be used to expend funds from my account and that this code must be safeguarded. I authorize First Trust and Savings Bank and its agents to follow any instructions transmitted by use of this code, and I agree to be bound thereby. If accessing a business or non-commercial account, I certify that I am authorized to use the PIN or password. First Trust and Savings Bank is entitled to act upon instructions received through any Internet Banking Service under my PIN or password without responsibility for establishing the identity of the person using the PIN or password. I am liable for all transactions made or authorized using my PIN or password. First Trust and Savings Bank has no responsibility for determining the validity of any transaction received using my PIN or Password. If I provide my Pin or Password to anyone, I authorize any transaction carried out by that person. First Trust and Savings Bank assumes all transactions authorized by my PIN are legitimate. I thereby indemnify and release First Trust and Savings Bank from any and all liability and agree not to make any claim against First Trust and Savings Bank or bring any action against First Trust and Savings Bank in honoring or allowing any actions or transactions conducted with my PIN or Password.

I will notify First Trust & Savings Bank at once if I believe another person has improperly obtained my PIN or Password or has carried out unauthorized transactions. At any time, I may ask First Trust & Savings Bank to disable my PIN or Password and issue a new one to me.

If I have a business account I am liable for all transactions that occur on that account. The owner of the business account authorizes all transactions made by any other persons. The owner of the business account agrees to be liable for any other parties designated (by being given the PIN or Password) to conduct business on the account(s).

For multiple party accounts, each person on the multiple party account will be liable for all transactions that are made on that account. Each person on a multiple party account authorizes all transactions made by any other signer(s) on the account(s). Each owner(s) on a multiple party account(s) agrees to

be liable for the actions of the other owner(s) on the account. The limitations of liability set forth in this Agreement are subject to, and limited by any state or federal law in the country.

First Trust & Savings Bank has the right to modify or terminate the Agreement or Deposit Account Terms and Conditions at any time. When making changes, First Trust & Savings Bank will comply with all legal notice requirements. Once this agreement is terminated First Trust & Savings Bank will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted. If this Agreement is modified, my continued use of the Account will represent my acceptance of the changes.

In order to take advantage of Internet Banking Services, I understand that I must complete the application to establish basic Internet Banking Services with First Trust & Savings Bank. All services later added are covered under this agreement and my submitted application authorizes First Trust & Savings Bank to carry out transactions under any other Internet Banking Services I decide to use or set up at a future date, such as Bill Payment Services. By using any new service, I agree to be bound by the terms communicated to me in advance.

First Trust & Savings Bank will not provide any receipt or documentation of transactions other than regular account statements.

You will receive a letter of instructions for accessing online banking within 5 – 7 business days of submission of the application. You will be issued a temporary PIN to access your accounts. This PIN must be changed the first time you log on. ***Thank you!***

---

Signature of applicant

Date

---

Signature of Parent or Guardian Date  
(if applicant is younger than 18 years old)

Date

***Please drop off, mail or fax this entire application to our Coralville or Oxford location:***

**First Trust & Savings Bank  
1831 2<sup>nd</sup> St (Hwy 6 W)  
Coralville, IA 52241  
Fax: 319-828-8001**

**First Trust & Savings Bank  
102 Augusta Ave, PO Box 486  
Oxford, IA 52322  
Fax: 319-828-8002**