City Bank & Trust Co. ▪ Electronic Banking Services Application

DISCLAIMER: City Bank and Trust Co. Online Banking Service does not currently include BillPay. All references to BillPay in the following document are for future use, when BillPay is added to the City Bank Online Banking Service.

I. I WISH TO APPLY FOR THE FOLLOWING (check all that apply)

☐ Online Banking ☐ ATM Card ☐ Visa® Check Card ☐ TeleBank

(IMPORTANT: TeleBank can only be accessed from a touch-tone telephone. Access is not available on restricted accounts requiring multiple signatures.)

II. CUSTOMER INFORMATION

Name #1	SSN	Date of Birth	Mother's Maiden Name
Name #2	SSN	Date of Birth	Mother's Maiden Name
Address	City	State	Zip
Home Telephone (include area code)	Work Telephone (include area code)		

III. ACCOUNT INFORMATION

	Account #	Account Type (Checking*/Savings)
1		
2		
3		
4		
5		

* Checking account required with Visa® Check Card

IV. ELECTRONIC BANKING SERVICES CUSTOMER AGREEMENT

In consideration of the electronic banking services ("Services") to be provided by City Bank and Trust Co. ("BANK") as described from time to time in information distributed by BANK to its customers, the undersigned Customer agrees as follows:

1. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer's deposit account at BANK as established and amended by BANK which are specifically made applicable to this Agreement.
2. Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by BANK from time to time. Charges shall be automatically deducted from Customer's account and BANK shall provide to Customer notice of such debit(s) monthly.
3. Collected funds must be available for distribution from Customer's account as of the close of the business day on the scheduled payment date. Payments will be mailed on the business day following the scheduled payment date. Approximately five (5) business days should be allowed for payments to be received and posted by the payee.
4. BANK shall not be responsible for:
   a. Errors in amounts, payee codes or payment dates entered by Customer.
   b. Errors in addresses, account numbers or other information provided to BANK by Customer.
   c. Late fees or other similar charges imposed by payees and incurred by Customer.
   d. Consequential or incidental damages for negligent performance by BANK of its services.
   e. Damages arising from unauthorized access of TeleBank or Online Banking software.
5. Unless otherwise noted, the meaning of terms as used by this Agreement and in information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code.
6. The laws of the State of Nebraska shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

I/We understand that I/we are the only individual(s) authorized to use the card and that use of the card signifies agreement to the terms and conditions set forth in the Cardholder Agreement and Disclosure Statement and/or Online Banking Internet Agreement which will be furnished to me/us. (A copy of the Online Banking Internet Agreement is also included in the Privacy/Online Banking Internet Agreement page of the City Bank and Trust Co. website.) If applying for the Visa® Check Card, the above information is used to obtain a credit report.

X _____ X _____

Customer #1 Signature **Date** **Customer #2 Signature** **Date**

For Bank Use Only	Card #1
Portfolio #	Card #2
Date Received	Verified By

Personal Identification Number (PIN)

Each individual who will have access to BillPay, Online Banking, ATM Card, Visa® Check Card and TeleBank account information, including each individual named on joint accounts, must designate a 4-digit Personal Identification Number (PIN).

To select your PIN, enter four numbers below. This number belongs to you and is the key to the security of your accounts. Once entered into our system, it is destroyed and unavailable to anyone. If you would like to change your PIN number, you may contact the Electronic Banking Department or your local branch. For Online Banking users, this 4-digit PIN will allow first-time access to the software so you may create your Password (6-17 characters).

Name #1 PIN _____ Name #2 PIN _____