



**First National Bank of Le Center**  
**FNB Online Banking**  
**User Enrollment Application**

Please complete and submit a separate User Enrollment Application for each account owner who would like to use Online Banking. Additional applications may be printed from the bank's website at [www.fnblecenter.com](http://www.fnblecenter.com) (click on the Learn More button), or picked up at either First National Bank location. Completed applications may be submitted at either First National Bank location.

- YES!** I want to use Online Banking, a free internet service offered by First National Bank of Le Center ("Bank"). I have read the attached Agreement, Disclosure and User Enrollment Application and understand it is a contract that governs my use of Online Banking. I understand by signing this Agreement, I agree to be bound by the terms and conditions of the attached Online Banking Enrollment Application, Agreement and Disclosure.

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**Applicant**

Name _____	Address _____
Home Phone # _____	Work Phone # _____
	City/State/Zip _____

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**Help Us Verify Your Identity**

- By providing the information requested below, you will allow us to more securely and conveniently provide assistance by phone should you forget your password or have questions about any other Online Banking related issues. The information you provide on this application will be used only to provide you the highest level of customer service you have come to expect from First National Bank of Le Center.

E-mail Address _____	Mother's Maiden Name _____	Social Security Number _____
Cell Phone # _____	City of Birth _____	Date of Birth _____

Security Question (Please provide a question and answer that only you know the answer to) \_\_\_\_\_

Security Answer \_\_\_\_\_

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**Account Numbers:**

Checking	_____	_____
Savings	_____	_____
Ready Reserve	_____	_____
Loans	_____	_____

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**Applicant's Signature**

Name _____	Date _____
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- **PLEASE NOTE:** Transfers of funds using FNB Online Banking are free. If you have a Money Market Account or a Savings Account, the number of transactions that you are allowed during a monthly statement cycle is limited. Transfers through FNB Online Banking are counted, and if you exceed the total number of authorized transactions for those accounts, you will be contacted.

**Bank Use Only**

Signature verified: \_\_\_\_\_

# FNB Online Banking

## AGREEMENT, DISCLOSURE, AND USER ENROLLMENT APPLICATION, CONTINUED

This AGREEMENT, DISCLOSURE, and USER APPLICATION is a contract. Read it carefully. If you use FNB Online Banking, you thereby indicate your consent to these terms.

General Information. The System will enable you to access account information such as balances and recent history and enables you to transfer funds for each account for which you are granted access.

Access to Eligible Accounts. You may access an account to obtain balances, transaction history (All account balances and transaction histories reflect activity through the close of the previous banking day); transfer money between eligible accounts; transfer money to pay Institution for eligible loans. To access an account you must have a User ID and password and the required hardware and software. A transfer completed through FNB Online Banking before the transfer cutoff time on a business day or on a day that is not a business day, will be posted on the next business day. The transfer cutoff time is 3:00 p.m. (Central time). Every day is a business day except Saturdays, Sundays and Federal holidays. Subject to the terms of this Agreement, you will generally be able to access your accounts seven days a week, 24 hours a day. However, at certain times, some or all of FNB Online Banking services may not be available due to system maintenance or reasons beyond Bank's control. Bank does not warrant that FNB Online Banking will be available at all times. When unavailable you may use the FNB Line (our telephone banking system), or a branch office to conduct your transactions.

Stop Payment. Any order of you to stop payment of a check to Bank by use of FNB Online Banking must include the following information: the date of the check, the amount of the check and/or the complete check number. In connection with any such order, you agree to hold Bank harmless for the amount of the check as well as for all costs or damages Bank may incur or suffer by refusing payment of the check. Furthermore, you agree that Bank will act upon any such order and will be bound by it only in accordance with the following provisions: (i) although it may not appear at the time of the order that the check has yet been paid or certified, it may have been, in which event the request is not effective; (ii) the order does not affect rights which others, including Bank, may acquire with respect to the check; (iii) Bank will rely on the correctness of the description of the check furnished by you with the order. (iv) payment of the check which is not correctly and completely described by the information furnished by you will not be in violation of the order; (v) the effectiveness of the order will expire without further notice from Bank six months after it is received by Bank, unless the order is renewed by you in writing in the form prescribed by Bank or by use of FNB Online Banking; and (vi) Bank will charge your account the current amount of Bank's stop payment fee immediately upon processing your stop payment order.

Application. The System is available only to customers of the Bank. Your System access will be activated upon approval by Bank of the attached completed Enrollment Application. Within 3-5 business days following receipt of your completed Enrollment Application, the Bank will distribute by the United States Postal Service written confirmation of your initial account User ID and temporary password used for first-time access to the System. Once logged on to the System for the first time using your initial account User ID and temporary password, for your protection you will be prompted to change your password to one of your own choosing. Your password is for your use only, and should never be given to anyone. If you feel your password has been compromised, you should notify the Bank immediately at 357-2273 or 1-800-784-9025.

Limitation of Liability. The Bank is strongly committed to protecting the security and confidentiality of our customer account information. The Bank uses state-of-the-art technology in the ongoing development of its Online Banking service to ensure this security. We use several different methods to protect your account information:

- You can only access FNB Online Banking through a secure site, browsers that have a high security standard.
- Your account numbers are never displayed in full – only the last four digits can be viewed.
- You must have a valid User ID and Password to log on.
- If no action is taken for 5 minutes, you will automatically be logged off FNB Online Banking.
- You must change your password every 30 days for security.

However, the Bank cannot guarantee the System and/or your accounts will be 100% secure from access by unauthorized users. Your use of the supplied User ID and temporary password indicates your understanding and agreement that the Bank is not liable for any claim, loss, cost, or expense resulting from interception of, or other unauthorized access to, any such data communications. You understand and agree that the Bank is not liable to you for any direct, indirect, consequential, special, or punitive damages or losses whatsoever you may incur in connection with the use of the System, or with any of the data or other materials transmitted through or residing on the System even if the Bank has been advised of the possibility of such damage or loss. This includes, but is not limited to, the loss of data, or any other loss resulting from delays, non-deliveries, or service interruptions of any nature whatsoever.

No Warranties. The bank makes no warranties of any kind, whether expressed or implied, as to the availability, accuracy, or content of the information or services it is providing herein, and disclaims any warranty or merchantability or fitness for a particular purpose. Use of any information or data obtained by way of the system is at your own risk. The Bank is not responsible for any charges you may incur through your access to internet services. In no event is the Bank liable for any damages or losses of any kind resulting directly or indirectly from any use of or defect in this internet service or any other bank electronic service, unless expressly stated in this Agreement.

Use restricted to Lawful Purposes. You agree you will use the System only for lawful purposes. You understand you are not permitted to, and agree not to, transmit any material in violation of any federal, state, local, or foreign law.

Right to Refuse Service. The Bank reserves the right to refuse service to anyone. The Bank further reserves the right to deny access to, or to close, any account which, in the sole opinion of the Bank, is causing or may cause harm to the Bank's server or to any other Bank service or system. The Bank, in its sole discretion, may terminate the Service, or your access to it, at any time without notice. The Bank may choose to make reasonable efforts to notify you of such an action taken by the Bank; however the Bank is not bound by this agreement to do so.

Termination. If you wish to cancel your FNB Online Banking service, contact First National Bank of Le Center at 507-357-2273 or send us cancellation instructions in writing to First National Bank of Le Center, P.O. Box 160, Le Center, MN 56057-0160.

Acceptance; Changes. Your signature on the attached Enrollment Application constitutes your acceptance of all terms and conditions contained herein. The Bank reserves the right to change any of the terms or conditions of this Agreement at any time. Any required notice of change will be published on the System. The continued use of the System will indicate your acceptance of such changes, and that any new terms and conditions will supersede and prevail against any and all previous representations or agreements, notwithstanding any variance with the terms and conditions of this Agreement. After your System access has been granted, if you do not want to be bound by the terms of this Agreement, or by any subsequent changes to these terms, please contact the Bank immediately at 357-2273 or 1-800-784-9025 in order to cancel your System access.

Headings. The headings contained within the paragraphs are for the convenience of the reader and not determinative as to the content of the provision.

Entire Agreement. This Agreement is the sole agreement between you and the Bank governing your use of the System. It is expressly understood there are no oral agreements or understandings between you and the Bank which will be deemed to extend, restrict or otherwise supersede the exact terms of this Agreement.

E-mail Communications. Electronic messages sent and received via the "Contact Us" option in FNB Online Banking (i.e. once your User ID and Password have been accepted by First National Bank of Le Center and your browser shows that a secure connection has been established) are secure. Communications sent over the public internet are not necessarily secure. Therefore, we will not send, and we strongly suggest that you do not send, **any** confidential information such as account numbers or social security numbers via e-mail. You cannot use e-mail to initiate transfers on your accounts.

You agree that we may take a reasonable time to act on any e-mail. Correspondence that requires immediate handling – for example, if you need to report an unauthorized transaction from one of your accounts, or if you need to immediately stop payment on a check you have issued, should be made by call the Bank at 357-2273 or 1-800-784-9025. You agree that First National Bank of Le Center may send you electronic messages about other products or services we offer.

Virus Protection. You agree that First National Bank of Le Center is not responsible for any electronic virus that you may encounter using FNB Online Banking. We encourage you to routinely scan your PC and diskettes using any reliable virus protection product to detect and remove any viruses found. Undetected or unrepaired, a virus may corrupt and destroy your programs, files and even your hardware.

