# Internet Banking Enrollment Form

Lyndon State Bank
817 Topeka Ave.
Lyndon, Kansas 66451
785-828-4411 Fax: 785-828-4808

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Billing Method: ☐ Charged to your account
Billing Account Number: ______________________________

**Service Option Packages:** Choose ***one*** of the following Service Option Packages.

☐ Option A: Internet Banking (no charge)

Standard Features included: Balance Reporting, Check Images, Statements, Internal Transfers, Internal Loan Payments, Stop Payments

☐ Option B: Internet Banking with Bill Pay (6 month free trial)

Includes all standard features listed above plus the bill payment features

**Note:** Once this application has been accepted and activated, LSB will mail you a User ID and e-mail you a temporary User Password for your initial log-in to Internet Banking.

| PERSONAL INFORMATION | | | |
|---|---|---|---|
| **Account Name:** | | **Phone:** | |
| **Address:** | | **City, State & ZIP:** | |
| **SSN#** | | **E-Mail Address:** | |

| BUSINESS INFORMATION | | | |
|---|---|---|---|
| **Primary Business Name:** | | **Phone:** | |
| **Address:** | | **Fax:** | |
| **City, State & ZIP:** | | **Tax ID:** | |
| **Subsidiary Name:** | | **Tax ID:** | |
| **Subsidiary Name:** | | **Tax ID:** | |
| **Subsidiary Name:** | | **Tax ID:** | |

**ACCOUNT INFORMATION**

## I would like access to the following accounts through Internet Banking:

| Account Type | Account Number(s) |
|---|---|
| ☐Checking | |
| ☐Savings | |
| ☐CDs | |
| ☐Loans | |
| ☐Children's Accounts | |

# Internet Banking Enrollment Form (p.2)

## AUTHORIZATION AND AGREEMENT

By signing below, I hereby apply for Internet Banking service (the "Service") and authorize you and your agents and assigns to provide the Service for the Lyndon State Bank (the "Bank") accounts designated. I understand that the use of the Service is subject to the terms and conditions (including those applicable to electronic fund transfers subject to Regulation E. of the Federal Reserve Board) contained in: (a) the Internet Banking Agreement ("the Agreement"), and (b) your general disclosure for personal and business accounts which I received when I opened my account(s). I acknowledge and agree that using, or permitting another person to use, the Service confirms the terms and conditions set forth in the Agreement.

I must indicate that I wish to cancel the Service by written notice. Non-usage of the Service for THREE MONTHS may result in either termination of the Service or discontinuance of any service fee waiver at our sole discretion. I agree that any time after such notice or period of non-use, you may discontinue both the Service and/or any waiver of charges that ordinarily apply to this or any other services provided by you. If my Service is discontinued, pending payments and recurring payments that have not been sent will be canceled.

I hereby certify that all statements in this application are true and complete and are made for the purpose of obtaining the Service; authorize you to obtain such information as you may require concerning the statements herein; agree that this application shall remain your property; and acknowledge my responsibility to inform you of any change in name, address or employment within a reasonable time.

## FEE SCHEDULE

| | |
|---|---|
| **INTERNET BANKING** | **NO FEE** |
| INCLUDES: ACCOUNT INQUIRY, STATEMENT RETRIEVAL AND VIEW, TRANSACTION SEARCH, FUNDS TRANSFER, LOAN PAYMENTS, STOP PAYMENTS, ETC. | |
| **INTERNET BANKING WITH BILL PAY**<br>**( 6 month free trial)** | **$3.95 PER MONTH** |
| APPLIES TO EACH ACCOUNT ACTIVATED FOR BILL PAYMENT AND INCLUDES 10 FREE BILL PAYMENT TRANSACTIONS | |
| **ALL TRANSACTIONS AFTER 10** | **$.45 EACH** |
| **STOP PAYMENTS** | **$25.00** |

| **CUSTOMER'S AUTHORIZED SIGNATURE:** | **DATE:** |
|---|---|
| | |

**FOR BANK USE ONLY**

| **E-BANKING SETUP COMPLETED BY:** | **DATE:** | **E-BANKING SETUP REVIEWED BY:** | **DATE:** |
|---|---|---|---|
| | | | |

# Internet Banking Enrollment Form (p.3)

## AGREEMENT: INTERNET BANKING

**DEFINITIONS:**
"You" and "Your" mean each of the depositors or loan customers who have signed the "Internet Banking Application". "Us," "We" and "Our" mean Lyndon State Bank "Internet Banking" refers to the services provided by us, from time to time, which can be assessed by you via the Internet. "Services" refers to information provided, rates, products, balance transfers, bill payment services and any other services we offer for which you are approved. Our current service provider is Jack Henry & Associates. "Business Days" means Monday through Friday and excludes legal holidays.

**AGREEMENT:**
Contracts and disclosures that you have already received, such as limitations on transfers from savings accounts, your deposit agreement with us, funds availability, payment of interest, fees, Truth-in-Savings and Electronic Funds Transfer remain in full force and effect. The following provisions relate only to Internet Banking and are in addition to those provisions. Parts of this agreement are the application which you signed, Internet Banking agreement and the Electronic Funds Transfer Disclosure for Internet Banking. Another important document is our Privacy notice, which you will receive with your Personal Identification Number and other materials that will allow you to use the services.

This agreement is subject to applicable Federal and Kansas law. Federal law and regulation shall apply first, with any further interpretation made in accordance with Kansas State law. If any part of this agreement is found by a court of proper jurisdiction to be unenforceable, all other provisions will remain in effect.

This agreement is binding upon you and your heirs. This agreement cannot be assigned by you. If we choose not to enforce a provision of the contract, it does not mean that we will not later enforce it (we cannot waive contract provisions by practice). Any changes to this agreement will be in writing. We may change this agreement by sending you notice at least 30 days before the change is effective. You agree that you are not relying on any other representations or understandings other than those contained herein.

**USER IDS, USER PASSWORDS, AND AUTHORIZED USERS AND SECURITY ISSUES:**
You agree that the services will be accessed by use of a User ID and User Password. You agree not to make a claim against us for any of your actions and to hold us harmless from any such actions or transactions, as to damages of any kind, including attorney's fees. By use of your User ID and User Password, you agree that you have received, read and understand this agreement, Electronic Funds Transfer Disclosure and our Privacy policy.

Your User ID and User Password should be kept secret by you. You are solely responsible for their use. They may be revoked if improperly entered three times. Contact us for instructions if this should occur.

You will ordinarily have access to services at all times. You understand, however, that system maintenance or other problems, such as phone system outages or equipment problems may occur, causing Internet Banking to be temporarily unavailable.

User IDs, User Passwords and encryption are some of the devices we use to protect your information. We take security of your information seriously and you should, too. You should be aware that in spite of security measures that can be taken, when data is transmitted, it can be intercepted. Therefore, we cannot warrant that your transmissions, particularly e-mail, are secure. For this reason we do not recommend sending sensitive personal information by e-mail.

**GENERAL INFORMATION:**
Although the only service for which we currently charge a fee for is "Bill Payment," we reserve the right to alter this fee schedule in the future. Refer to the fee schedule on the application for online banking or go to Internet Banking at www.lyndonstatebank.com for the fee schedule.

You understand that we do not warrant that any hardware or software you own can access the services and that you are solely responsible for the fees you may incur in order to use the services (i.e., phone or Internet provider fees).

You also understand that we reserve the right not to affect transfers and payments made via Internet Banking:

- When available funds in the account are insufficient to affect the transfer or payment. This could be due to legal process, because we placed a hold on your account, other transactions such as cash withdrawals, which take priority, have occurred or if an overdraft would have occurred if the transaction would have been completed. We also reserve the right to overdraw the account and assess our current overdraft charge.
- Your regular periodic statement will reflect all transactions done through Internet Banking.
- We require that all stop payment requests be confirmed in writing, signed and returned to our bank within 14 calendar days. Payments you authorize electronically cannot be stopped, with the exception of pre-authorized transfers.
- We will take reasonable steps to make sure that Internet Banking is a secure, accurate and available service. We cannot, however, warrant that Internet Banking will be error-free, unbreachable through efforts of "hackers" and others, or available at all times without fail. You agree to hold us harmless from any loss of any kind resulting from those circumstances or any others resulting from the use of Internet Banker Services.

**INTERNET BANKING ELECTRONIC FUNDS TRANSFERS AND RIGHTS AND RESPONSIBILITIES**
This disclosure is in addition to and should be read with the "Electronic Funds Transfer, Your Rights and Responsibilities" that you received when opening your accounts.

Electronic Funds Transfers that we allow to be conducted over the "Internet Banking" and "Bill Pay" systems are enumerated below. Make sure you carefully read and understand this disclosure. It contains important information about your rights and responsibilities when these services are used. You may not have all of these services available to you. Please keep a copy of this important information.

# Internet Banking Enrollment Form (p.4)

## AGREEMENT: INTERNET BANKING (continued)

**Types of transfers, services, limitations, fees:**

1. Review balance and account information on deposit accounts and loans, no limitation, no fee.
2. Review history on deposit accounts and loans, no limits, no fees.
3. Transfer funds between deposit accounts, limits apply to the number of transfers on savings accounts (see number 1 on this page, below), no fees.
4. Transfer funds from deposit to loan accounts (make payments), no limits, no fees.
5. If you use the "Bill Pay" service, there are no limitations and a monthly fee is assessed. Refer to the fee scheduled on the application for online banking or go to Online Banking at www.lyndonstatebank.com for the fee schedule.

**Other exceptions to our liability:**

- If you knew that your equipment or our equipment was not working properly and you attempted the transaction anyway;
- If the balance in your account from which the transaction was attempted was subject to hold by notice given to you under our Funds Availability Policy, legal process or any other legitimate reason;
- If you did not give complete, accurate or current account numbers or other identifying information necessary and prudent for us to have before we could properly credit or debit your accounts;
- If you provide inaccurate information or fail to notify us to correct information that you know to be incorrect;
- If you do not allow sufficient time for the transfer to be effected (i.e., resulting in overdraft charges or late fees because the transfer was made after the current business day's work has been processed);
- Any damages of any kind for which Federal or Kansas law does not clearly establish our liability.

**TELEPHONE BANKING ELECTRONIC FUNDS TRANSFER DISCLOSURES**

In addition to Electronic Funds Transfer Disclosures given to you earlier, when you opened your account, the following will apply to Lyndon State Bank "Voice Response" telephone banking.

**1. Transfer Types and Limitations:**

a. You may use "Voice Response" and your Personal Identification Number (PIN) to:
   * Transfer money between accounts,
   * Check your loan and deposit balances,
   * Obtain information regarding deposit or withdrawal through pre-authorized transfers,

b. There are no limits (other than your "available balance") to the amount or frequency of transfers made by "Voice Response".

**2. Fees:**

At the present time, there are no fees for using "Voice Response." This does not meant that fees resulting from previous agreements (such as, but not limited to, exceeding twelve transactions per month or cycle on savings accounts or late fees for loans) will not be charged because the transaction was through "Voice Response."

**3. Your monthly statement will show your Voice Response transactions.**

**4. Liability for Failure to Make Transfers:**

You should consult the previous Electronic Funds Transfer Disclosure you received for general liability. In addition, we will not be liable for:

a. If our equipment or yours was not working properly and this should have been apparent to you when you conducted or attempted to conduct the transaction;

b. If the money in the account from which a payment or transfer is to be made is subject to legal process, for example, a "hold" has been placed on the account because we doubt the collectability of items deposited or some other claim restricts the transactions;

c. You have not given us complete, correct, or current account numbers or other identifying information so that we can properly credit or debit your account or otherwise complete the transaction;

d. If you provide us with inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware;

e. If you do not instruct us to make the transfer so that it can be credited by the time it is due: transactions which are time-sensitive (like loan payments, etc.) which should be conducted on the business day (Monday through Friday) before you want the transfer to actually take place;

f. Consequential indirect or incidental damages for which existing law (Federal or Kansas) does not establish our liability.

**5. Confidentiality:**

Refer to those disclosed in the Electronic Funds Transfer Disclosure you received earlier.

**6. Unauthorized Transfers/Error Resolution:**

For instances where we share personal information, refer to the Electronic Funds Transfer Disclosure you received earlier for liability and notice requirements. Our Privacy notice is available upon request at our bank.

a. It is now a criminal offense, punishable by up to 15 years' imprisonment, to use an access device (including, but not limited to, someone else's PIN number) to assume someone else's identity. Banks are required to report any instance of this to the proper authorities.