FARMERS STATE BANK & TRUST CO.
MT. STERLING – VERSAILLES – TIMEWELL
PO BOX 31 MT. STERLING, IL 62353

APPLICATION FOR INTERNET BANKING

APPLICANT

ACCOUNT NUMBER(S)_____

FULL NAME_____

ADDRESS_____

CITY_____ **STATE**_____ **ZIP CODE**_____

HOME PHONE_____ **WORK PHONE**_____

SOCIAL SECURITY #_____ **DATE OF BIRTH**_____

EMPLOYER_____

EMAIL ADDRESS_____

CO-APPLICANT

NAME_____

ADDRESS (if different from above)_____

CITY_____ **STATE**_____ **ZIP CODE**_____

HOME PHONE_____ **WORK PHONE**_____

SOCIAL SECURITY #_____ **DATE OF BIRTH**_____

EMPLOYER_____

Signatures: *By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including perparation of a credit report by a credit reporting agency.*

SIGNATURE_____ **DATE**_____

CO-APPLICANT'S SIGNATURE_____ **DATE**_____

TO COMPLETE THE APPLICATION PROCESS, PLEASE SUBMIT ONLY THE FIRST PAGE OF THIS FORM TO ANY FARMERS STATE BANK & TRUST CO. LOCATION.

KEEP THE REST OF THIS FORM FOR YOUR RECORDS.

OFFICIAL USE ONLY

DATE RECEIVED_____
APPROVED (Y/N)_____
PROCESSED BY_____

ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Internet Banking Computer Transfers – types of transfers – You may access your account(s) by computer through the Internet by logging onto our website at www.fsb-tc.com and using your user identification and your password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- get information about:
    - the account balance of checking account(s)
    - deposits to checking accounts
    - withdrawals from checking accounts
    - the account balance of savings account(s)
    - deposits to savings accounts
    - withdrawals from savings accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers – In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per monthly statement cycle.
- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per monthly statement cycle.

Documentation

Periodic statements – You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Financial Institution's Liability

Liability for failure to make transfers – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) If you have an overdraft line and the transfer would go over the credit limit.
(3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
(4) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
(3) in order to comply with government agency or court orders; or
(4) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability – Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(b) Contact in event of unauthorized transfer – If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Farmers State Bank & Trust Co.
127-129 W. Main St., PO Box 31
Mt. Sterling, IL 62353-0031

BUSINESS DAYS: Monday through Friday
Federal Holidays are not included.
PHONE: (217)773-3319

MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST